

**THE SALVATION ARMY  
UNITED KINGDOM AND IRELAND TERRITORY**

**THE SALVATION ARMY TRUST  
REPORT AND FINANCIAL STATEMENTS  
FOR THE UNITED KINGDOM IN THE YEAR ENDED  
31 MARCH 2025**

**CHARITY REGISTRATION NO: 214779  
SCOTTISH CHARITY REGISTRATION NO: SC009359**

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## **INTRODUCTION FROM THE TERRITORIAL LEADERS**

### **Commissioner Paul Main and Commissioner Jenine Main**

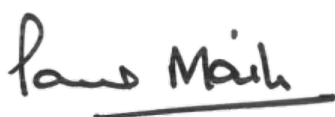
As Territorial Leaders of The Salvation Army in the United Kingdom and Ireland, it is with immense gratitude that we introduce this Annual Report and Accounts for the Salvation Army Trust for 2024/25. Over the year we had the wonderful and humbling privilege of journeying right across the territory and witnessing first-hand the grace of God in action in communities throughout the United Kingdom, Ireland, the Channel Islands and the Isle of Man. Our hope and our prayer is that as you read this report you will experience the same sense we have had of a transformational movement making a real difference at the heart of so many of our communities.

Since we took up leadership of the Territory, we have been drawn to the early chapters in the Old Testament book of Joshua. There, we find an emphasis on the importance of courage, strategic planning, personal responsibility and commitment. These qualities we have discovered in abundance amongst our officers, employees, members and partners who every day selflessly minister, serve and lead in their communities. We have been greatly moved by some of the stories they have told us, many of which are narrated for you in this report. These are stories of hope and transformation, of people supported to overcome personal challenges and difficult circumstances often not of their own making. We guarantee that as you read them you will find plenty of inspiration drawn directly from the lives of ordinary people in ordinary neighbourhoods right across the land.

We have also become aware of the increasing social challenges evident in many of our towns and cities. As the cost of living has soared, so have the number of people presenting themselves to us in need of assistance. Whilst this has put great strain not just upon our local churches which are the focus of this Report and Accounts, we have been delighted to see the creativity and resourcefulness of our personnel, seeking new ways to serve without discrimination. New partnerships have been forged to face the rising tide of increased poverty, and together with a deeper integration of our varied services, we have, with God's help, been able to rise to the challenge. We are also incredibly grateful for the many people who have shown extraordinary generosity towards our work, financially supporting us despite challenging economic times. We pride ourselves in ensuring that every donation, big or small, is put to good use and offer here a sincere and heartfelt 'thank you' - we could not do what we do without your support.

As we reflect on the last year, we looked back and gave thanks to God for his faithfulness, and for walking with us every step of the way. This has given us a sustaining hope for the future. May you have your own glimpse of this hope as you read on.

Thank you for your help and support, and may God bless you.

A handwritten signature in dark ink, reading "Paul Main". The signature is written in a cursive style with a horizontal line underneath the name.

**Commissioner Paul Main**  
**Territorial Commander of The Salvation Army in the United Kingdom and Ireland**

## OBJECTS OF THE SALVATION ARMY TRUST

The objects of The Salvation Army Trust are *the advancement of the Christian religion as professed, believed and taught by the army and pursuant thereto the advancement of education, the relief of poverty and other charitable objects beneficial to society or the community of mankind as a whole.*

The following groups benefit from the work of The Salvation Army Trust:

- people who worship or participate in other activities at Salvation Army corps (churches) and community centres.
- vulnerable and disadvantaged members of society, including people experiencing homelessness, older and/or lonely people, children, young people and families, people dealing with issues such as substance abuse and other illnesses.
- the wider community of society as a whole.

The Salvation Army takes a holistic approach, engaging with people's physical, emotional and spiritual needs, offering its services without discrimination.

## OUR VISION, MISSION AND VALUES

Our Vision, Our Values and our five Mission Priorities inspire and guide all the work we do as a church and as a charity.

Whilst The Salvation Army operates through two main charitable trust registrations, (see below, page 7) we have one unifying vision statement and mission priorities and values that guide us in all we do.

Our Vision, Mission and Values statements powerfully communicate our sense of purpose and direction for The Salvation Army in the United Kingdom, Ireland, the Channel Islands and the Isle of Man. The aim is that every expression of The Salvation Army, our corps (churches) and community centres and residential centres all seek to deliver the same five mission priorities to strive to deliver the one overall Vision Statement. Their simplicity and boldness mean that all areas of the diverse work of The Salvation Army can be both anchored and inspired by them.

### Our Vision Statement:

Our Vision:  
**Fullness of life**  
for *all* with Jesus

This is 'Our Vision' for every part of The Salvation Army. It is inspired by the words of Jesus: ***'I have come that they may have life, and have it to the full'*** (John 10:10 NIV).

No words can adequately capture the vision of boundless salvation that God intends for the world and everything in it. However, 'Fullness of life for all with Jesus' includes every aspect of Salvation Army life. We believe everyone can enjoy fullness of life with Jesus. It is aspirational - we are not there yet - but this is what we strive towards.

## Our Five Mission Priorities:

### Our Mission:

To *share* the good news

To *serve* others without discrimination

To *nurture* disciples of Jesus

To *care* for creation

To *seek* justice and reconciliation

Our Mission is built on five priorities which are the drivers for all we do, how we do it and why we do it, across the entire organisation.

These short phrases communicate immense challenge, ambition and direction. When these priorities are all present in what we do, The Salvation Army is working towards our vision of 'Fullness of life for all with Jesus'.

Each of the five Mission Priorities is rich in meaning and helps us explain to 21st-century society why the Christian message and the work of The Salvation Army is relevant and desperately needed in our communities and nations.

They are not arranged hierarchically but overlap and mutually support each other.

- **SHARE THE GOOD NEWS:** At the heart of The Salvation Army's mission is a passion to proclaim the good news of Jesus Christ far and wide. This is not an optional extra. The Salvation Army only does what it does because our inspiration and vision come from people's ongoing relationship with Jesus. We know the difference our relationship with God makes in our lives and we don't want anyone to miss out.
- **SERVE OTHERS WITHOUT DISCRIMINATION:** The Salvation Army responds to people without discrimination. God calls us to be with the people we serve. In 'being with' people - as against 'doing for' people - together we find solutions and make progress because we are all made in the image of God. We are called to share love in a too often loveless world. 'Love God, Love Others' inspires every aspect of our work.
- **NURTURE DISCIPLES OF JESUS:** The future of The Salvation Army depends on nurturing current and future generations of Christian disciples who, filled with the Holy Spirit, share the good news of Jesus, resulting in more disciples. Like athletes, Christian disciples need to practise staying fit for God's demanding mission. Habits such as prayer, Bible reading, corporate worship, music, tithing and helping others are vital. The Salvation Army believes being a disciple of Jesus and experiencing the blessing of holiness is the way to experience fullness of life.
- **CARE FOR CREATION:** The Salvation Army is committed to helping change attitudes, resulting in a more responsible use of our planet. We seek to provide practical care and advocacy for people affected by damage to the environment. People will not experience fullness of life unless God's creation is protected and cared for.
- **SEEK JUSTICE AND RECONCILIATION:** People can experience a fuller life on Earth. God longs for justice for all people. Therefore, The Salvation Army has always spoken out

against injustice. We fight not simply the effects of injustice but also the systems and structures that enable injustice. Seeking reconciliation is also an essential part of The Salvation Army's vision of the good life. Peace and fullness of life is possible when justice and reconciliation are priorities in the lives of individuals, communities and nations. The Salvation Army is committed to work in partnership for these ends.

## Our Values

- Boldness
- Compassion
- Passion
- Respect
- Integrity
- Mutual accountability

Our Values are for everyone involved in The Salvation Army and should be reflected in our behaviour and result in good relationships and increased wellbeing and help us integrate what we do with how we do it.

The basic standard of Christian behaviour, derived from our understanding of the character and action of God, is love, so we need continually to be drawn back to understand how God is asking us to live and work together to help us be faithful to our calling to be God's people.

- **Boldness:** We will courageously and confidently share the good news, seek justice and reconciliation, nurture disciples of Jesus, serve others without discrimination, and care for creation.
- **Compassion:** We will serve with the unconditional love and grace of God as the pattern for our behaviour.
- **Passion:** We will bring our best selves, our God-given energies and convictions, to our work, service and learning, whether as officers, members, employees or volunteers.
- **Respect:** We will receive each person with the dignity of those created in the image of God, while seeking the transformation God provides.
- **Integrity:** We will be honest and transparent in all our dealings with each other and those we serve, being open about our motives and agendas.
- **Mutual accountability:** We will willingly and freely give full account for our actions to those we interact with and expect the same in return.

## Our Statement of Commitment:

We have one simple statement to explain why we are here, which frames all we are and all we do as a church and charity. Four words achieve this:

**'Love God, Love Others'**

This is based on Jesus' greatest commandment in Matthew 22:37-39 to 'Love the Lord your God' and to 'love your neighbour as yourself'. 'Love God, Love Others' underpins, inspires and motivates everything we do, in every part of The Salvation Army. It is a powerfully simple 'explainer' of what we are here to do and how we strive to deliver our vision.

## EXPLAINING OUR STRATEGY, STRUCTURE AND OPERATION

The Salvation Army is a broad and diverse organisation. As a Christian denomination it puts its faith into action in so many different ways across the UK, and this section seeks to explain how our foundation as a church is the essential basis of how we work and what we do.

The UK Salvation Army is combined with the Republic of Ireland to form a 'territory', comprising one of 59 territories across the world where The Salvation Army works. The Salvation Army in the Republic of Ireland is a separate company and therefore has its own report and accounts. This Report & Accounts is for the UK registered Salvation Army Trust. (More below).

### Our two principal charitable registrations:

The Salvation Army operates through two principal charitable trusts: The Salvation Army Trust and The Salvation Army Social Work Trust.

This Report and Accounts outlines the work of **The Salvation Army Trust (Charity Registration number 214779)**, which is the charity registration through which we manage our programmes of engagement and support which are delivered through our 589 local corps (churches) and our community centres. Much of the funding for the work of The Salvation Army Trust derives from public donations, legacies, trading activities and church members. The consolidated accounts also include The Salvation Army General Insurance Corporation Limited (SAGIC) and Salvation Army Trading Company Limited (SATCoL) which are subsidiaries of The Salvation Army Trust.

However, the work of The Salvation Army Trust does not represent the entirety of The Salvation Army's work in the UK.

Alongside the locally driven, locally responsive corps (church)-based operations which are reported here in this Report and Accounts, The Salvation Army also operates centrally co-ordinated and centrally managed 'social services'.

Whilst this is still the 'work' of The Salvation Army, the finances of these operations are managed and reported on through a separate charity registration, **The Salvation Army Social Work Trust (Charity Registration number 215174)** which has its own Report and Accounts and form a 'sister' publication to this one.

The Salvation Army Social Work Trust accounts for residential programmes for homeless people, care homes for older people, residential detox centres, family centres, refuges for victims of domestic violence, safe houses and services for the victims and survivors of modern slavery and human trafficking, and our Employment Plus services. These services are managed in a top-down model due to the vulnerability of the people needing help and because of statutory regulations and contract requirements. Much of the funding for The Salvation Army Social Work Trust derives from government and local authority contracts and additional supplementary funding comes from The Salvation Army Trust.

### Summary of the purpose of The Salvation Army Trust

The Salvation Army Trust is the charity registration through which our corps (church)-based community programmes and our congregational life are managed and accounted for. Because each community is different, our community work and expression will be different in each location. This is illustrated later on.

Inspired by our vision and mission statements:

- We offer and are energised by Christian worship, teach Christian principles and encourage Christians to live out their faith in every aspect of life. We promote the Christian good news through various media including literature, music, digital media and personal evangelism.
- We provide community programmes through corps (local churches) and in communities that are relevant to local needs, to assist people of all ages to enhance their quality of life, self-respect, personal development and relationships with others. We work alongside local communities to ensure that we are partnering with them and other agencies to meet local need. We do that through formal and informal activities.
- We seek to influence policymakers, providing information on social issues affecting people on the margins of society. We seek to amplify these voices and help society be fairer, more caring and just.
- We train and equip current and future Salvation Army officers, staff and volunteers.
- We financially support **The Salvation Army Social Work Trust** in the full range of services it provides.
- We support the international mission work of The Salvation Army, including development work and providing relief to those affected by disasters overseas.
- We review and adjust our strategies and programmes to respond to changing needs.
- We strive to achieve our vision of ‘fullness of life for all with Jesus’ in everything we do through five Mission Priorities: share the good news; serve others without discrimination; nurture disciples of Jesus; care for creation; seek justice and reconciliation. Operationally we are prioritising transformation, integration and streamlining to increase our effectiveness and impact.

## **The scale of the work of The Salvation Army Trust**

The Salvation Army Trust works principally through 589 corps (churches) and community centres in the United Kingdom with two corps in the Republic of Ireland which come under separate accounting.

England: 481 corps (includes Isle of Man and Channel Islands)

Wales: 33 corps

Scotland: 60 corps

Northern Ireland: 15 corps

A list of centres managed through The Salvation Army Social Work Trust is in the Report and Accounts for that trust.

## **The work and delivery of The Salvation Army Trust**

To ‘make sense’ of The Salvation Army, it is important to remember that The Salvation Army is first and foremost a church, but a church that delivers a colossal and diverse range of charitable services. Everything The Salvation Army does should positively contribute to making the world a better place - as God intends it to be.

As a church, we have a network across the UK of 589 local corps (churches) and community centres. These are generally run by corps officers, who are trained and commissioned



(ordained) Salvation Army ministers of religion. Each corps officer is accountable to his or her community but is operationally accountable to one of a team of 14 divisional commanders (leaders) who in turn report to the territorial headquarters based in London.

This strong community presence is the way in which we ensure we respond to local needs in local ways. What we do is generally decided on, agreed upon and delivered locally. The costs and delivery of this network of corps, and the infrastructure and the centralised operations that support it, are the subject of this Annual Report and Accounts for The Salvation Army Trust.

The Salvation Army is a church and charity that doesn't just help people by providing immediate, practical support to overcome issues such as addiction, homelessness, social isolation or poverty; it also strives to address the reasons behind the suffering, with a view to effecting sustainable change in individuals and society at large. This is driven by living out our value of seeking justice and reconciliation.

Therefore, what sets The Salvation Army apart from other organisations is the combined strength of our centrally co-ordinated social work services and the local responsiveness of our corps (churches) and community centres which are all playing their part to bring lasting change at a local and national level.

Every officer, member of staff and volunteer brings their own unique insight into the lives of the service users and communities they serve, to inform the work that we do and help us prioritise which reforms we will campaign for alongside marginalised and vulnerable.

## **Explaining our distinctive organisational approach to strategy**

Our vision statement is '*Fullness of life for all with Jesus*'. This is a scripturally inspired goal which forms the heart of our delivery. The Salvation Army is a diverse, responsive, agile Christian church and charity. Because we live and work in the communities we serve, we fully recognise that each community is different and consequently the needs of each community are different.

Our approach is to encourage effective and flexible activities focused on helping people experience life in all its fullness across all the communities in the UK where we have a local presence.

The UK Salvation Army deliberately does not have a prescriptive approach to directing its delivery at corps or centres or a directive top-down strategy. Instead, we prioritise local responses to local needs as the way we choose to work.

This report highlights how this approach enables us to respond powerfully, quickly and in an agile and flexible - and, above all, locally relevant - way to emerging needs and changes in society and the economy, for example, the cost of living crisis that we still felt in the year under review.

### **Integrated locally**

Together, the two Annual Reports and Accounts provide a comprehensive account of the work of The Salvation Army in the United Kingdom. At a local level, The Salvation Army across both trusts is encouraged to work together to bring lasting change at local as well as national level - we call this '*integrated mission*'.

### **Integrated internationally**

In a wider context, The Salvation Army works in more than 130 countries, on every continent, often in the forgotten corners of society. Our breadth of experience and

international structure enables lessons learnt in one place to benefit people with similar challenges thousands of miles away. The rapid expansion of our work with victims and survivors of modern slavery and human trafficking is a good example of this strategic advantage.

### **Resourcing, support and oversight**

The local diversity of The Salvation Army's operations is facilitated through centrally co-ordinated support services - such as HR, Finance, Property, IT, PR and Fundraising, with some of these support functions also located in our divisional (regional) headquarters. This approach enables us to be efficient and effective in the use of resources.

In addition, there are staff whose role is to learn lessons from local programmes and pilot schemes and to share resources and successful outcomes from innovation and experience with other Salvation Army operations to help us achieve our mission across The Salvation Army as effectively as possible and ensure continual improvement. This approach helps to drive up the quality of our services to people who are often poor, marginalised and vulnerable.

### **Belief in action**

Part of the purpose of the Annual Report is to illustrate how The Salvation Army has been seeking to achieve our vision by delivering services aligned to our charitable objectives. The work of The Salvation Army Trust takes place in different ways from nearly 600 locations. Therefore, the following section provides many examples of how we have been working, operating, achieving and delivering as a church and as a charity across the UK during 2024-2025.

## **ILLUSTRATING THE WORK AND ACHIEVEMENTS OF THE SALVATION ARMY TRUST 2024/2025**

**What good is it, my brothers and sisters, if someone claims to have faith but has no deeds? Can such faith save them?**  
(James 2:14 NIV)

## **THE CONTEXT OF OUR WORK**

This section of our report illustrates aspects of our life and work during 2024/2025. You will read about the well-established and familiar programmes our 589 Salvation Army corps (church and community centres) continue to run in their communities, to meet our Mission Priorities and strive to achieve our Vision. Because each community is different, how we serve them also differs and these examples illustrate our diverse delivery and the many opportunities we have met in different ways in different settings.

As the cost of living continued to impact on people's daily lives, and many more families fell into poverty, our corps adapted and responded, to think 'outside the box'. We share the innovative ways they answered the growing needs of the most vulnerable people, who feel increasingly marginalised by society.

Throughout our work, we sought to bring not only practical help and compassionate support, but also to share the love of God with people who may have never set foot inside a church.

It reflects the way we think and act as a church and as a charity. In Victorian society, our Founders, William, and Catherine Booth, had a drive to 'do church differently'. Rather than preach God's word from the pulpit, they put their faith into action.

This year, our network of corps and social service centres funded through the Salvation Army Social Work Trust, continued this simple commitment to put our faith into action by reaching out to people in need.

Our sister report, the Report & Accounts for the Salvation Army Social Work Trust illustrates the work we deliver - often in our residential programmes - through our contracted services.

## OUR CHURCH LIFE

### About us - our values in action

#### Our international setting - People. Mission. Legacy.

Source for international numbers; <https://www.salvationarmy.org/global-presence>

The Salvation Army serves in 134 countries, with 14,495 worshipping communities and 1,260,832 Salvation Army soldiers. We share a mission to preach the gospel of Jesus Christ and to meet human needs in his name without discrimination.

During the year, General Lyndon Buckingham, world leader of The Salvation Army launched *Compass, a Global Strategic Framework*. The framework gave direction to the mission and ministry of The Salvation Army into the future.

In cooperation with international and territorial leaders, Compass was designed so that every centre, corps and person affiliated with Army ministries around the world can be involved.

"We all want to be part of a growing Army, and we all want to be part of an enduring Army," said General Lyndon Buckingham. "So we have crafted this framework in a way that will allow every level of our movement to be involved in the strategic advancement of our mission. I have coined the phrase "People, Mission, Legacy".

It captures the essence of our framework: caring for our **people**, and ensuring they know our **mission** and how they can play their part; making sure that we are clear about why The Salvation Army exists and what it is that we are doing in the world. Our **legacy** will be making the world a better place than it is today.

Each Salvation Army territory of which the UK and Ireland is one, were invited to look at how the Compass concept might be adopted and brought to life.

| **Read more** - learn about the framework at [salvationarmy.org/ihq/strategy](https://salvationarmy.org/ihq/strategy).

#### Membership Working Group - update

The Salvation Army has different forms of church membership and as with other denominations, ensuring we attract and retain members is an important element of church life. The Salvation Army church Membership Working Group (MWG) concluded an 18-month reflection and consultation period about membership. Members from all over our territory had been invited to participate in the Big Conversation, around the theme of Belonging and Believing.

The Salvation Army recognised that this is deep, long-term work that requires careful consideration of differing opinions. Our aim was to create an environment where all members felt valued, supported and empowered to contribute to the community, and supported in their spiritual journeys.

The report was set out in three sections.

1. Why are we doing this? The context and background.
2. What has been said? A summary of what we heard from the territory.
3. So what? Theological reflection on belonging and believing.

There were significant recommendations aimed at enhancing membership and fostering a culture of discipleship within our territory.

As part of this, the report highlighted the need for inclusion, particularly concerning the LGBTQ+ community. In this area, the report drew attention to:

- the value of resources to assist in the pastoral care of LGBTQ+ young people
- The work of the Moral and Social Issues Council on gender identity and same-sex relationships
- *Let's Talk About...* (materials on Human Sexuality) which is rolling out across the territory.

‘The report and recommendations are the result of thousands of people sharing their experiences - there is a lot for territorial leadership to reflect on. Please join us in praying for wisdom over the way forward.’

Territorial Leaders Commissioners Jenine and Paul Main

**Find out more:** <https://www.salvationist.org.uk/articles/membership-working-group-update>

## **Focus on inclusion**

### **New strategy launched**

In early April 2025, we shared our new Equity, Diversity, Inclusion and Belonging (EDIB) Strategy. It is here to help our employees to feel included, connected and that they belong. It follows years of work and reflection, and is based on outcomes from such initiatives as the Racial Inclusion Working Group.

When launching the strategy, Jennifer Laurent-Smart, Equality and Diversity Manager, said: “EDIB is more than corporate box-ticking”. She drew parallels between our legal requirements as employers, and what God tells us. ‘Legislation says “don’t discriminate”, said Jennifer, but we say “love God, love others”.

Jennifer shared an example of our EDIB strategy in action, through the territory’s position as a Disability Confident Leader. As part of this was our new Disability Forum. It gives employees, officers and territorial envoys (a form of local ministry) who live with disabilities the opportunity to meet and share stories about their struggles and concerns working within The Salvation Army.

In time, this should further shape the policies and culture of The Salvation Army. Reflecting on the forum’s first session in March, Jennifer commented on how it’s easy to address the obvious things - step-free access, large-print Bibles - but the smaller things might be missed. ‘It’s about identifying things we need to do - like training or raising awareness - and celebrating people,’ she concluded.

‘Our values of respect, boldness, compassion, passion, integrity and mutual accountability, shine through in our strategy.’

Jennifer Laurent-Smart, Equality and Diversity Manager

### **Living well together**

Our Moral and Social Issues Council (MASIC) hosted a webinar to consider how to live well together within The Salvation Army while holding a range of views on same-sex relationships.

Lieut-Colonel Nick Coke, chair of MASIC, introduced the webinar titled Living Well Together: Same-Sex Relationships and The Salvation Army. It featured a diverse panel with a range of perspectives and the conversation was informed by more than 50 questions submitted by people in advance.

The talk was structured by using three broad questions: ‘What?’, considering each participant’s views and experiences, ‘So what?’, exploring theological reflections on staying united amid differing views, and ‘Now what?’, asking what practical actions could be taken away from the conversation.

Here we share a flavour of those conversations:

- how people had benefited from talking with people of differing perspectives
- the need for the Church to provide teaching and facilitate conversations in this area,
- the powerful impact of being loved and supported even by people who hold contrasting views
- the importance of being authentic and providing better pastoral support to young people in today’s world.

Conversations also touched upon differing expectations and understandings of holy living, upon church unity and being part of the body of Christ, and on people’s identity being defined by more than just their sexuality.

It also highlighted the importance of not being afraid to have respectful conversations about difficult topics, of creating safe spaces for listening and learning from one another, as well as having guidance to talk theologically through different viewpoints.

This webinar was part of a series of MASIC webinars exploring topics such as refugees, the environment and racism.

### **Intercultural Mission**

As so many towns, cities and suburban areas become far more culturally rich, we need to learn how we can live together and journey together in a way that celebrates diversity and unity.

Intercultural mission is a model of the church that embraces vulnerable people by providing a safe space for them to share their emotions, worries and hopes. During the year, the St Albans Corps (Salvation Army church) regularly welcomed around 20 nationalities. Captain Wan Gi Lee admitted it wasn’t always easy to bring them together.

He found the key to intercultural mission was to welcome them, and strive to listen equally to people's stories, and give them an opportunity to share their stories.

Next he encouraged them to come forward with their own missional initiatives - ideally, incorporating their own cultural flavours. For example, families in the Hong Kong group organised a Lunar New Year Celebration, which was open not only to the church but also to the community and was very well received.

The next step was to invite people into the leadership team, and recently two members from Hong Kong did so. Officer Captain Wan Gi Lee's approach has helped to root people firmly in the supportive family of church life.

Captain Wan's reflections from St Albans, in his own words:

'If we are sad, we cry. If we are really sad, we laugh. If we are really, really sad, we sing,' one Ukrainian friend, who joined our monthly Ukrainian fellowship group, told us.

As we prepared to sing together to wrap up the fellowship meeting, they began singing while standing in a circle, initially smiling and then, as time went on, shedding tears.

There was a deep sense of national spirit in the songs they sang together. Indeed, the songs expressed the many layers of profound sadness they experience, due to bereavement, separation, and exile. However, their songs also served as a collective demonstration of resilience, a commitment to carry on despite whatever may come.'

### **Reflecting Christ's love**

If The Salvation Army were a person, one individual who exemplifies our Christian values is Captain Hilary Borthwick, who leads our work in Kendal, Cumbria. Energetic yet steadfast, Hilary has become a pillar of support both within her congregation and across the town.

In April, we reflected on her ministry which spans church unity, community care and inclusive outreach. Here we illustrate some examples.

#### **Unity**

Hilary was instrumental in uniting five Anglican churches and the local United Reformed Church in missional partnership. She also served as secretary of Churches Together in Kendal and District, working behind the scenes to strengthen bonds between denominations, with a servant's heart.

#### **Community care**

Hilary conducted council funerals for individuals who had no one else to make arrangements, providing dignified services at the Salvation Army hall free of charge and tailoring each ceremony to honour the family's beliefs.

#### **Inclusive outreach**

Hilary extended pastoral care beyond her own congregation to meet people where they are. For example, in a chaplaincy role at Kendal Care Home and Holt House care home in Prestwich, she led weekly worship and visited elderly residents, treating each person with warmth and dignity.

Through all these avenues of ministry, Captain Hilary Borthwick demonstrated true servant leadership. Though we have put her in the spotlight, she would never seek it. Her humble, consistent service has had a profound impact in Kendal.

## OUR PEOPLE - OFFICERS, EMPLOYEES AND VOLUNTEERS

Our people make a practical difference every day, helping to deliver national and local services to help the most vulnerable people in society. We have over 4,000 staff and active officers in both Salvation Army Trust and Salvation Army Social Work Trust and thousands more volunteers. To look after others, it is important that we look after our own - with support, training and personal development

This section looks at some highlights from the last year, from welcoming new cadets to inspiring our leaders.

### Supportive environment

In February 2025, The Salvation Army was recognised as one of the most highly recommended employers in the UK. Ranking 83 out of the top 500 in the Financial Times UK's Best Employers 2025, we scored higher than Google (92) and Ikea (252).

Human Resources Director for employees Alex O'Hara said: 'As an organisation, we want to continue developing supportive environments for our officers, territorial envoys, employees and volunteers so they can thrive in their roles and make a lasting difference in the communities they support.'

'This recognition acknowledges how far we've come and it's a great opportunity to celebrate and look forward to what comes next as we continue building a culture where our people feel valued and can flourish.'

### Welcoming new cadets

On 28 September 2024, we welcomed five new cadets at William Booth College to form the *Keepers of the Covenant* session - the start of a two-year training and formation programme at the end of which they will be commissioned and ordained as Salvation Army officers.

As part of their welcome ceremony, each cadet placed an object that represented their experience of God's covenantal love at the cross by the mercy seat (a dedicated place of prayer). They went on to share honest and insightful testimonies about their journey to accepting God's call to officership and full time ministry upon their life.

The cadets were not the only new residents at William Booth College. Lieut-Colonel Mark Herbert was installed as the new Principal. His message was based on Hebrews 10:11-18, reminding people how strange it all is: giving up a good job, a safe home and support structures to follow Jesus into officership.

Lieut-Colonel Herbert took the time to thank the cadets for their faithfulness. He also thanked the family, friends and corps represented who have been part of their journeys through their influence and example.



The meeting concluded with reflective prayer as those present responded to the message and the Holy Spirit, stepping forward in commitment and rededication.

The cadets are invited to kneel at the mercy seat and sign a copy of the Covenant. The signed Covenant is taken to the territorial leaders, who sign it in witness and pray with the cadet.

Clare Leask, Bognor Regis.

‘The journey to this point has not always gone smoothly, however throughout everything God is and has been my rock.’

Laura de Graff, Netherlands

‘I asked God which church he wanted me to go to. The Salvation Army came to my mind and it was the start of a journey of receiving the call to serve as an officer.’

Susan Wright, Shiremoor

‘I knew it was time to explore officership and I knew that God held me very close throughout the whole process and will continue to hold me.’

Megan Moore, Reading Central

‘I am blessed to see how in every area of my life God has been preparing me to be an officer, even though I didn’t know it at the time!’

Simon Moore, Reading Central

‘I can guarantee that allowing God’s call on your life is an acceptance of transformation.’

### Newly-commissioned officers

On 13 and 14 July 2024, family, friends, invited guests and prayerful supporters gathered for the ordination and commissioning of the second year cadets, the *Defenders of Justice* session, at the end of their training, as part of our annual event ‘Together 2024’.

Each cadet was welcomed to the platform with individual Bible verses spoken over them by members of their families. As part of the ceremony, the Defenders of Justice shared their dedication song before reciting the doctrines of The Salvation Army as a declaration of the beliefs on which they were making their commitments

They were charged to keep to their commitments by Chief Secretary Colonel Peter Forrest. The ordination and commissioning was conducted by Territorial Leader Commissioner Jenine Main, who shared individual encouragement with each cadet as she carried out her duty.

**Watch - highlights of Together 2024 and meet the new officers**

<https://www.youtube.com/watch?v=wich9cUdgNo>

### Marking 150 years in Wales

Last year’s Together 24 was memorable in more ways because it was the first to take place outside of England. To mark the 150th anniversary of The Salvation Army in Wales, officers and Salvation Army church members from across the UK and Ireland gathered in Newport.

Earlier in the year, in March, the 150<sup>th</sup> anniversary celebrations had kicked off at the Royal Welsh Showground in Builth Wells - here are some highlights from the 150<sup>th</sup> celebrations.



- The earliest existing issue of *Y Gad Lef*, the Welsh-language *War Cry*, was among items gifted to the National Library of Wales by Territorial Leaders Commissioners Jenine and Paul Main at an international reception at the Senedd in Cardiff.
- A letter was unearthed from Bramwell Booth to his father and our Founder, William Booth highlighting the gift from John Cory - of the famous Cardiff shipping family - of a 'three masted steam yacht' to William Booth, which led to the formation of the Salvation Navy in 1885.
- The Songs of Praise team filmed at Merthyr Tydfil, the longest-serving Salvation Army corps (church) in Wales. Presenter Pam Rhodes discovered how two young women, Kate Watts and Harriet Parkin, were posted to the industrial town in 1878 to spread the gospel.
- The South and Mid Wales Salvation Army Fellowship Band performed at the Big Pit Museum in Blaenavon on 21 October, on the anniversary of the Aberfan disaster in 1966 in which 116 schoolchildren and 28 adults died. Salvationists were among the first on the scene working alongside emergency services and other voluntary organisations.

All celebrations were outward-looking and forward-looking, not just revelling in our history, however rich and God-honouring it is.

| [Find out more](https://salvationist.org.uk/wales150) about Wales 150 at [salvationist.org.uk/wales150](https://salvationist.org.uk/wales150).

## Growing faith and knowledge

We have a commitment to continual professional development and during the year, 22 Salvation Army officers graduated with a degree in either Christian Theology and Practice or Pastoral Care with Psychology.

Both programmes were specifically designed for officers wanting to build upon, and enhance, their initial training.

- **Christian Theology and Practice**  
Brings the resources of academic theology into conversation with Christian discipleship and practice.
- **Pastoral Care with Psychology**  
Designed to develop students' academic knowledge, understanding, skills and experience of pastoral care within their varied contexts.

Each graduate had studied for their degrees alongside full-time ministry appointments. They were taught by qualified, practitioner officer tutors who have a personal investment in the vitality of Christian faith and practice in critical times.

Major Tom Stirling has, with others, been instrumental in developing both degrees since 2004. He shared William Booth College's vision to provide opportunities for officers to engage in bespoke, specially designed bachelor programmes.

Speaking on behalf of the graduates, Captain Luke Johnson who leads The Salvation Army in Minster recounted how studying for the Christian Theology and Practice degree had increased his confidence in communicating to a wide and varied audience.

Captain Yvonne West leader of Wetherby Salvation Army spoke of how the learning from the Pastoral Care with Psychology degree had impacted her understanding of herself and others, and equipped her to minister through times of challenge and change.

They both paid tribute to families, colleagues and the staff teams for the wide and varied support they had received during their learning experiences.

### Helping young people to hear God's calling

In March 2024, a new 'Discover' vocational weekend was held at William Booth College. It gave 17 young delegates from the South East Division (region) the opportunity to discover more about their God-given identities.

The young people, aged 13 to 17, focused on their abilities, passions, personalities, spiritual gifts and life experiences. As well as group sessions, they enjoyed a team challenge that took them out of their comfort zones.

While taking part in tasks, they discovered that 'being' rather than 'doing' was crucial in discovering what they were made for.

The next step is about moving forward with what they have discovered, so they can continue to develop and become what God has called them to be.

Some of the young people share what it meant to them:

'It gave me opportunities to explore what my future may look like as a Christian in today's world.'

'Attending was a big step in my Christian life and for my ministry.'

'It was a blessing as it brought us all together as one and Jesus was in the middle helping us discover the right path for us.'

### Focus on leadership

#### Exploring Leadership Day

'So here's what I want you to do, God helping you: Take your everyday, ordinary life - your sleeping, eating, going-to-work, and walking-around life - and place it Before God as an offering' (Romans 12:1 and 2 The Message).

At our annual 'Exploring Leadership Day', Salvationists came together to explore spiritual leadership, officership, vocation and ministry within The Salvation Army.

This year, the Bible passage (above) was at the heart of the day, helping people to think about who and what God is calling them to be, and their path within The Salvation Army.

Belén Marquez from Addlestone corps who attended, said: 'There is everything, from group worship to quiet times and small groups. I feel like everyone will get something out of it, whether your calling is to officership or something else.'

### **New ways of serving**

There are many Salvationists who would like to be an officer but who cannot offer the kind of commitment required. To help them use their talents and faith to serve in The Salvation Army, we concluded that contracted employment may be appropriate for some.

As with many denominations, finding ways to provide sufficient church leaders is driving creative thinking. During the year, we announced a new way forward - a flexible leadership model. As part of this, a new role of *employed corps leader* was introduced alongside the continued availability of roles such as pioneer leader and chaplain.

We developed a wider territorial framework, to ensure a consistent approach to recruitment, training, deployment, support and oversight of those entering into an employment contract to lead a local setting of The Salvation Army.

Major Beverly Baker, Senior Personnel Officer said: 'Our hopes and prayers are that people will continue to be open to exploring the call of God and will take opportunities to deepen their discipleship and service, including through officership, territorial envoyship or through employment with The Salvation Army.'

### **Inspiration and learning**

#### **Worship Conference update**

The conference was established in 2023 to equip, empower and inspire Salvationists engaged in contemporary worship. This year, 56 delegates came together to develop musically, technically and spiritually.

The house worship team kicked things off with sung worship. New practical resources were introduced, before Assistant Secretary for Mission Major Kerry Coke began the weekend's teaching with a focus on making our worship the foundation of our lives.

Some other highlights included:

- sessions in which delegates engaged and shared ideas on developing a worship diet based on the content of the psalms
- teaching from special guest Les Moir who has years of experience in the Christian contemporary music industry
- a powerful time of prayer and the laying on of hands for songwriters and new songs to inspire the Movement
- a Spirit-filled worship session led by Special guest Philippa Hanna and her band that encouraged freedom in worship, with further opportunities to respond and pray together.

Throughout this exciting and uplifting weekend, there was a real sense that God was speaking to people about their calling and their relationship with him. Delegates returned to their local settings with newly developed skills, a renewed fire in their hearts and a song on their lips.

#### **Riverbank Conference update**

'Then you will know the truth, and the truth will set you free.' (John 8:32 NIV).

At the 2024 Riverbank territorial women's conference, delegates sought to explore Jesus' words from John 8:32, using 'Truth Be Told' as their overarching theme.

The scene was set during the first main session, with Major David Betteridge (Director of Family Ministries), challenging everyone to find freedom in God's truth that they are accepted, secure and significant.

Guest speaker the Rev Dr Helen Paynter revealed scriptural truth about Esther and Phoebe - women who were valued by God and given essential roles within his work.

Assistant Secretary for Mission Major Kerry Coke encouraged delegates to accept the offer of God's truth to find everything needed for fullness of life.

Worship leader and songwriter Lucy Grimble, supported by her band, led inspiring worship that sensitively enriched the truth being spoken and enabled women to respond throughout the weekend form of a magazine-style panel show.

## **SPOTLIGHT ON... DOING CHURCH DIFFERENTLY**

Since our beginnings, The Salvation Army has never adopted the traditional concept of a church, using the pulpit only to talk about God's word. We lived out our doctrine of practical Christianity, reaching out to people who needed us - wherever they were.

Today, we continue to reach out in new, inventive ways to bring practical help, support and the love of God to people who may have never stepped foot inside a church.

### **Pioneering - reaching out in new and innovative ways**

The Salvation Army has been working with society's most vulnerable and marginalised people for 160 years. Today we're in over 600 communities around the UK and Ireland, but our work doesn't stop there. **Pioneering is all about starting in new places, with new people.**

We have over 20 pioneer settings across the territory which have been going for 1-8 years. All of these have a unique ministry to hundreds of people in each of their communities. Here are updates from two of our newest expressions.

#### **Stuff on a bus**

Supported partly through Essex County Council, Stuff on the Bus is a mobile community supermarket in Canvey Island, Essex. The bus is full of food, toiletries and other essentials. These are sold at a discount to people who are struggling. Local people say it bridges the gap between the supermarket and the food bank.

Salvation Army Pioneer Leader Holly Alberici said: 'The bus is essentially 'church in an unconventional way' on a double decker bus that drives around Canvey.' On the top deck, there's a space for individual support where The Salvation Army is helping people with employment, money management, digital inclusion and more.

As well as the bus, there is a building in the community where our team runs a

family hub, a safe space for children and parents to be together. Ultimately, we see these initiatives leading to a new worshipping community of The Salvation Army.

**Watch a video** Meet Holly Alberici and her team, and their customers.

<https://www.salvationist.org.uk/articles/territorial-leaders-message-canvey-island>

### **Building a community**

Ebbsfleet Garden City in Kent will see 15,000 new homes built by 2035. In February 2025, The Salvation Army in Ebbsfleet unveiled new plans to support local residents through fundraising for a bespoke mobile community space.

The space, an adapted van, will break down barriers and reduce isolation. It will be a safe place for young people to come together. In time it will become an asset for large community events.

### **Intergenerational church - for all ages and stages**

As well as intercultural, The Salvation Army is a big family and an intergenerational culture is at our heart. Yet it is widely recognised by the government and the voluntary sector that there is a lack of intergenerational connection across society and in communities.

As a church and charity, we are in a good place to redress the lack of intergenerational relationships. And we are making a significant impact, through our programmes and our culture.

### **Welcoming intergenerational officers**

As part of our commitment, we are training a new team of intergenerational officers and workers like Shelley Gallagher in our South East Division.

For Shelley, intergenerational church is about everyone sharing in their faith journey and supporting each other. She said: 'I feel like *Big Family of God* is my theme song in this role. It talks about how we may like many different things, or look different, but that we're part of the big family of God!'

In her division, there is a long list of emerging and thriving intergenerational ministry, from parent-and-toddler groups to open house invitations for people to chat and do crafts together, regardless of age or situation.

There are also children and youth welcoming church members as they arrive for Sunday meetings and older people offering refreshments to people of all ages who attend the meeting.

### **Sharing innovative resources**

We continue to create and develop innovative resources to help us build authentic relationships with individuals and families. We describe some examples, here:

- Get OWT! - a family-oriented programme that uses nature to nurture little ones.
- Family Camp - for single people, older people, babies, refugees... the family of God.
- Drawing Closer - anyone of any age can explore the Psalms through art.
- Jump IN! - Bible-based course for those working with young children and their carers.

### **Intergenerational insight**

7,000 people per week attend Parent and Toddler groups, thanks to The Salvation Army in UK and Ireland.

## Core Recovery - for people in recovery

Core Recovery is the very essence of The Salvation Army's mission and ministry. We work with people in recovery from addiction, the effects of trauma or mental health issues, or simply the troubles of day to day life.

We walk with people on an individual basis within a simple inclusive, programme. Along the way, we introduce them to Jesus. It's a way of exploring faith for people who may not want to become part of a formalised church.

Over the year in review, we developed a training and induction programme which will help us add to the depth and quality of support we can provide.

### Recovery Hub - Atherton, Wigan

The Atherton Salvation Army, North West & Isle of Man Division, runs a Recovery Hub for people in their community who are grappling with addiction and difficulties in life. During the year, its first year, the corps supported more than 40 people on their journey to recover from addiction. The programme is run in association with Wigan Council's drugs, alcohol, mental wellbeing and inclusion teams.

A typical day includes:

- **Recovery Breakfast Drop In** - for people in the community in poor accommodation, offering a safe warm space to enjoy food and hot drinks.
- **Recovery Workshop** - these have various themes, such as music, talking groups, sewing or creative activities. It's a place to learn, talk things through or simply unwind.
- **Curry Club or Fish and Chip Friday** - a place of connection, compassion and community, giving people at rock bottom a firm foundation from which to rebuild.

There was very limited recovery focused spaces across Wigan. When people get clinical support for addiction, often there was no aftercare within the community either. Our community group is a peer-led safe space with like-minded individuals to share success stories, lived experience and coping mechanisms when it comes to overcoming addiction.

The Salvation Army's origins are rooted in providing spiritual support for people caught in addiction. Captain Darron Boulton, church leader and his team was on hand to offer spiritual support following the sessions.

'The Recovery Hub is available for anyone in recovery, whether that has been for a period of two days, two years or longer and is an inclusive space for all stages of recovery allowing for healing and transformation.'

Captain Darron Boulton

Many services are in collaboration with partners. For example, working with NHS and Epic HOPE allows the team to bring in a mental health non-clinical team. It means people with mental health issues, or in crisis, no longer need to wait for a GP appointment or spend hours in A&E.

### Paul's story

Paul jokes there is not much he has not tried. Solvent abuse and crack have been his biggest battles. Paul was also homeless for over 15 years and attends most of the programmes at the Recovery Hub.

Paul would claim to have had a lifetime of addiction issues but felt that our course helped him see his value to God. He felt that the scriptures discussed on the course spoke to him in a down-to-earth way. He saw our support as a practical way of dealing with his ongoing addiction.

## **Caring for Creation - it's in our hands**

‘God saw all that he had made, and it was very good.’ (Genesis 1:31 NIV).

The Salvation Army believes people are made in the image of God. He has entrusted us to reflect his personality by caring for the Earth and everything on it. Today, environmental degradation is one of the most pressing issues facing the world. Temperatures are rising, species are becoming extinct and pollution takes a tighter hold. Caring for creation is therefore one of our five Mission Priorities.

We are working together, in our corps and everyday lives, to do what we can to live a more sustainable lifestyle. Here are some ways we've been doing this, during the year.

### **Sustainability Strategy - update**

In June 2023, The Salvation Army in the UK and Ireland declared a climate emergency. We announced our intention to reduce our carbon emissions to net zero by 2040, with a target of at least 50 per cent reduction by 2030.

In June 2024, we reported back on where we were on this roadmap. ‘It's a 16-year path to be net zero by 2040,’ said Brian Troddyn, The Salvation Army's Sustainability Manager. The strategy has been broken down into three-year plans, with the first Carbon Management Plan signed off during the year.

The Salvation Army's estate includes more than 2,800 buildings, including officers' quarters, corps halls, Lifehouses, and more. ‘The biggest undertaking will be helping existing buildings reduce their carbon footprints,’ explained Brian. Our longer term plans include:

- improving Energy Performance Certificate (EPC) of officers' quarters - on a scale of A to G, we are looking to bring them up to a minimum of C.
- transitioning from gas boilers to different technologies, like electric boilers
- installing solar panels.

The Salvation Army also needs a large fleet of around 800 vehicles to run our operations, including church minibuses, emergency response vehicles, transporting outreach and social workers, and logistical support for our charity shops. We are shifting to electric vehicles and looking to reduce the amount of travelling we do and encouraging a change in behaviour.

Beyond that, we are looking with the procurement team at the whole supply chain for The Salvation Army in this territory from a carbon impact perspective.’ Brian concluded.

### **Focus on eco churches**

On a local level, the eco church and eco-congregation schemes also feed into the strategy. Our aim is that, by 2030, 90 per cent of corps will be registered with an eco church scheme.

Eco churches are marked on their approach to five areas: worship and teaching buildings, land, community and global engagement, and lifestyle. After completing a survey, churches are awarded gold, silver or bronze awards depending on their eco-performance in each area.



During the year, our Southport corps gained a silver eco church award. It was led by Community Engagement and Development Manager Kathryn Casserley with a small but enthusiastic team.

‘Our building was designed with sustainability in mind. We have solar panels, use recycled paper products where possible, and have recycling bins. We are recognised as a Fairtrade church and continue to foster links with other sustainable organisations,’ said Kathryn.

Caring for creation is also shown through teaching in meetings, information shared online and a quarterly ‘Community Matters’ publication, which includes green tips. The community garden encourages biodiversity and now includes more growing areas. ‘It created a tranquil piece of nature on a busy urban street. We compost where possible and are beginning to harvest rainwater. We encourage and welcome volunteers to help,’ said Kathryn. The team is now exploring what gold level eco church involves.

**87% increase in number of Eco Corps since 2024.**

### **Growing together garden**

In National Allotment Week in August 2024, we met with Alison Sargent who talked about volunteering on the allotment at her Salvation Army church in Sale, Greater Manchester.

Alison said: ‘It was hidden away in the centre of Sale, so nobody knew it was there really. My husband is a gardener, and I love gardening, so we got connected with it.’ Today the community garden and allotment is far more widely known. And Alison and David have taken on the responsibility of being volunteers to help to co-ordinate the running of it.

Everyone who has a plot tidies up their own area. It’s a real community project. Such togetherness is one of the benefits of the garden and allotment - a site which, Alison says, for some people is ‘life-saving’.

The garden brings people together in friendship. ‘Even if people don’t come to the worship meetings or activities, we can have conversations with them about what our church does and the different groups we have. And this is important to us, because Sale Salvation Army cares about the community,’ Alison said.

The garden is open to the general public and visitors enjoy:

- ten small allotments - growing a variety of produce
- planters - for people in wheelchairs or who can’t bend down
- little plots - for children who attend Tots on Plots to grow strawberries and sunflowers
- grassy areas - for dog walking
- fruit section - a space where visitors can ‘pick their own’
- wildlife pond - home to a variety of plants, fish, insects and amphibians
- memorial rose garden - a place full of wonderful scents, to relax and reflect.

### **Salvationists United - Sports Ministry**

As a church, we continue to raise the profile of sport as an arena for mission that will empower people as they connect their passion for Jesus with their love of sport. Our goal is to open new doors and develop new relationships with all kinds of people in our communities.

### **Sports mission goals**

- Share who Jesus is.



- Be a visible presence in people's lives.
- Connect passion for Jesus with people's love of sport.
- Dig deeper into wellbeing as part of worship and discipleship.
- Be sustainable and community centred.

Warren Evans, Sports Chaplaincy UK CEO describes sports chaplaincy as 'stepping out into the unknown, having courage'. He said: 'As a chaplain, the biggest privilege is to get alongside people, not judging them, not weighing them, not measuring them. You just listen to them and speak hope and life, when no one else has spoken hope and life over them. It is an immense privilege'. The Salvation Army Sports Mission team have been active at putting these principles onto action.

### **Football focus**

We continued to run our popular football clubs and challenges. In Liverpool Stoneycroft, corps officer Sam reaches out to men, many of whom are homeless or migrants, to develop relationships and support them with their mental health.

The weekly Tuesday football session now has 77 members and is often over-subscribed. Given its success, Sam is looking to expand and run games every couple of weeks on a Friday, with a meal afterwards.

### **More winning ideas!**

- **Surf Church, St Ives** - for people wrestling with real life issues such as wellbeing, loneliness and loss, corps officers Captains Nathan and Helen Loxley ran a beach-based mission. They welcomed people on the beach and read a Bible passage. It was followed by a walk, swim or surf. Afterwards they had breakfast and prayed. The Surf Church has grown from just three members to 45 plus.
- **Boxing and Recovery, York** - the project supported people who had addictions and/or were experiencing homelessness and mental health issues. As people box and exercise together, they could connect and talk about their struggles. They got advice, found confidence and grew self-esteem, which was critical for the individuals concerned.
- **Junior Parkrun, Stowmarket** - our local corps joined with this pre-existing community event. We brought different generations together to volunteer each week. They opened up the café at the recreation ground, extending hospitality, care and connection with others.

'As people start to share something of their everyday with us, we are able to tell them that we have been and will be praying for them. I want to be, and want the volunteers in the café to be, a visible expression of God.'

Vicky Hendry, run director for junior Parkrun and volunteer co-ordinator.

## **OUR CHURCHES ARE ALSO COMMUNITY CENTRES**

### **Shining lights - innovation around our corps**

#### **Pontypool - community champions**

'These days, people don't tend to know their neighbours; there's a lot of isolation,' said Captains Andrew and Lorraine Warriner. During the year, their corps found ways to reach out to the wider community.

By embracing new ways of worshipping, they welcomed three teenagers who now attend on Sundays. Earlier this year they ran a Christianity Explored course for people who wouldn't normally go to church.

A Friday community hub opened to give people who feel lonely or isolated a place to meet others. At the same time, they could seek advice and also visit the food bank. The corps provided 40 rucksacks for people experiencing homelessness, with essentials, including a little gas cooker, all in one bag to prevent their property being stolen.

The corps works closely with Churches Together. They held many outdoor meetings during the year, so that people can see that Christians are living in and living out their faith in the town. 'Next year, we're adding a Pentecost in the Park event', Captain Andrew added.

### **Chelmsford - ready to respond**

The Chelmsford corps operates one of The Salvation Army's 25 emergency response vehicles, in partnership with Essex Fire and Rescue Service. Majors Ian and Tracey Mountford are reached by a dedicated number, to direct them where to go with the emergency vehicle, along with provisions and volunteers.

'Calls come in day or night, and teams respond within 45 minutes. Shifts last a maximum of six hours, then new volunteers come in as needed. Larger incidents can go on for weeks,' said Major Ian.

The teams are trained to provide food and hospitality, be a listening ear to firefighters and emergency personnel, and to assist at rest centres organised by the county council's emergency planning teams.

Major Tracey is also the divisional emergency response coordinator for critical incidents, liaising with volunteers and officers from other corps, with the aim of being ready to respond.

**Read more.** Learn about The Salvation Army's Emergency Response work on page 33 of this Review.

### **Nottingham - journeying with students**

Every year, Nottingham sees an influx of new students. 'As a church we should be there and be supportive to students who really need us at this time in their lives' said Major Robert Jepson, who leads the corps with his wife, Major Julia.

During the year, they pitched their marquee at the Discover Nottingham fair in September as usual, reaching around 1,300 students. They took resources and useful freebies, such as reusable cups, with the Army's details and the university's chaplaincy QR code.

At the Freshers Week fair, students entered a competition to do a fundraising skydive. The last group raised £6,000. Afterwards students were invited to our church to receive a certificate and a Bible.

Majors Robert and Julia were assisted by corps member Margaret and student Kaike to deliver pre-cooked breakfasts on the university site to 130 students. International students often stay on beyond term-time and that's when they feel the loneliest.

Major Robert has represented the chaplaincy team at six graduation ceremonies, silently praying for each student as they walked across the platform. 'Most are not from a church background,' said Major Robert. 'Students will know someone was interested in them. Our hope is we lead people to finding and knowing Jesus. That's our mission.'

### **Winsford - everyone welcome**

Building on our drive for intercultural mission, described on page 13, Majors Claire and Gareth Dickens lead this small, diverse corps in the middle of Cheshire.

'We're blessed to have people from a variety of nationalities worshipping with us,' said Major Claire.

At the corps anniversary in November, families from Angola, Pakistan and Nigeria all sang. 'It's great when people feel comfortable in bringing something of their own to worship,' Major Gareth said.

The corps welcomed some families from Angola and Pakistan who were seeking asylum. They continued to facilitate Sunday worship online in Farsi and English for Iranian asylum seekers, linking with other churches and corps. Usually, there were 10 to 20 in attendance.

International meals became a corps favourite during the year. People came together and shared different food, knowing they could receive a warm welcome and good company.

People continued to drop into The Sanctuary on Tuesdays, a space for people to meet for a chat. 'It's important that people know we're here to help in any way we can. One of our regulars is a 17-year-old from Syria who has no surviving family left at all,' said Major Claire.

### **Newquay - becoming whole**

Responding to our ambition for intergenerational mission described earlier on page 21 during the year, Martyn Coles, Territorial Envoy, continued to answer his calling from God: to reimagine and replant The Salvation Army in Newquay.

'When generations are missing, we're not whole,' said Martyn. From a small and devoted corps of mostly older people, Martyn has reached out to involve the youngest to the oldest in the community. The corps has brought in a part-time intergenerational worker to help build relationships across age groups.

Last year, there was a major drive for people of all ages to connect with gathered worship. They started doing Messy Church quarterly and engaged with about 30 people and now run it monthly.

Other ways the generations came together was with children and families connecting through the parent and baby support group, as well as older people coming to the community café.

Martyn reflected that often it isn't only about age. Intergenerational church is about trying something different to help people connect with God in a way that's suited to them. 'We're so much richer for having a wide range of children, adults and older people present,' said Martyn.

### **In touch with our grassroots**

We never lose touch with the fundamental reason we are here: we put our faith into action by offering practical and compassionate support for people in need.

Here we focus on the value of doing simple things well.

### **Southport - respectful remembrance**

In July 2024, we prayed for the victims of the tragic incident in Southport where three young girls lost their precious lives at a dance class. Southport's Salvation Army band played in the town centre while a floral tribute was laid on behalf of the corps. The hall was open for quiet contemplation and support in the days following the incident.

### **Horden - let's talk**

Studies have shown that men are far less likely than women to seek help with their mental health (Mental Health UK). Having faced challenges of his own, Malcolm 'Mally' Gooch set up Mally's Manclub at Horden corps. The biggest task was getting men through the door. His approach was simple: 'I wanted to make a place where lads can just chill out. Just talking is a victory,' he said.

### **Cirencester - digital literacy**

Doing everyday things online, like paying bills, is becoming the norm. But some people don't have the means, money or ability to go online. In partnership with Hope Cirencester and others, Cirencester corps hosted the first in a series of digital literacy classes design to empower adults with limited technology knowledge. The course was open to anyone in the community who needed help mastering smartphones, computers and online safety.

### **Welling - a sense of pride**

Litter picking and keeping communities tidy not only reduces pollution, it fosters a sense of pride too. The Welling corps has been involved with the community group Discover Welling. Together they've been clearing up litter and tidying areas around their high street. It was an opportunity to put their faith into action, while engaging with each other and passers-by.

### **London - redressing clothing poverty**

London's Oxford Street generated £3.1 billion in retail sales last year. Yet the reality for many London residents is that even buying school uniforms is a financial stretch. The Salvation Army's Regent Hall church, just along from Oxford Circus, is right up their street. It set up a community wardrobe to alleviate financial pressures on families.

## SERVING COMMUNITIES, TACKLING ISSUES

### Helping people into meaningful employment

We believe that everyone has a God-given purpose in life. We are called to live in a way that is most appropriate to the opportunities provided by God.

Our employment services seek to give people a hand up, not a handout. We help people discover exactly what they are capable of and, wherever possible, to enable them to see that their best is God's plan for them. We want to help people who are unemployed and underemployed fulfil their potential by making a positive difference in their lives.

Some of the services, especially Employment Plus, below, are financed through our Salvation Army Social Work Trust, a separate charity registration, used mainly for local authority and other contracted work but with funding also from The Salvation Army Trust (this report & accounts). In addition, Employment Plus is largely operated through our corps and local centres, so we describe this work in both reports and accounts.

### Employment Plus

The Salvation Army's Employment Plus service offered tailored support to help people become job-ready. Our aim was to help job seekers to get a job and stay in work.

We operated at the heart of communities in more than 650 locations across the territory. Our focus was on empowering individuals to overcome obstacles they face professionally and personally, and to fulfil their life ambitions.

Employment Plus has established a niche but well respected employability service, helping people who face the biggest barriers to employment - such as a lack of up to-date skills, those who have been unable to search for work due to health problems, disability, or homelessness.

Often the service was delivered through our corps halls, taking a person-centred approach, finding out who they were and what might be preventing them finding employment.

<b>Where programmes took place</b>	<b>Number of programmes</b>
Salvation Army Corps	218
Salvation Army Community Centres	6
Lifeshouses and Outreach	23
External locations e.g Jobcentre Plus	160
Prisons	11
<b>General employment support</b>	<b>Number of people 2024/2025</b>
Single enquiry	3,061
Starts on programme	4,502
Milestones	13,947
Jobs	840

Note: milestones included creating a new CV, work focused SMART action plan, training, work experience placement (one person can achieve more than one milestone).

## Insight

90% of people using the service said they felt better about their mental health because they are engaged.

## Some highlights from the year

### ▪ Rise in employability services

Services were established and expanded in various locations, such as Brighton, Canterbury, Stratford, and more. We addressed increasing referrals and built partnerships with local organisations to enhance community support. These services aimed to elevate employability prospects for individuals in need.

### ▪ New national event

The first employability and networking event was held at The Salvation Army Headquarters in June 2024. It included an interview skills workshop, fostering professional development and networking opportunities.

### ▪ Ongoing local events

We continued to run events locally across the territory. One example was a free drop in event in Croydon where 70 jobseekers from Croydon and the surrounding areas talked to employability experts and started their journey towards work.

### ▪ Specialist work grew

Four UK Shared Prosperity Fund (UKSPF) contracts were launched, allowing for further expansion into specialist work for ex-offenders. The first 'behind the gate' provision at Featherstone prison began funded by the Ministry of Justice, offering vital reintegration support for prisoners approaching release.

### ▪ Established service

The Felixstowe Job Club marked its first anniversary, celebrating its success in helping 80 participants move closer to employment while fostering community engagement. On average, over 10 different organisations attended the Corps every week, with around 50 attendees each week.

## Flying high - Cheyenne's story

Cheyenne always had career goals but she put them on hold to be mum to her three children. When she was ready to embark on a job search, she found that her childcare responsibilities were seen as an obstacle to employment.

Someone suggested that she contact The Salvation Army and she joined the Employment Plus programme at its Birkenhead church. She said: 'I had heard of The Salvation Army, but I thought they were just a charity helping homeless people at Christmas. I am so glad I found them'.

Cheyenne was impressed by the efficiency of our approach. We helped with her CV and interview preparation, and she secured a job with Merseytravel, in around four weeks. It fitted perfectly with her career goals and childcare requirements.

'They helped me and persisted where others had written me off. They gave me hope again,' she said.

## More than work

In 1891, The Salvation Army acquired Hadleigh Farm for the purpose of providing vocational training to unskilled labourers in need of work. Today The Salvation Army provides apprenticeships to a wide variety of people right across the territory.

During the year, apprenticeships continued to help The Salvation Army to create a more inclusive workforce. They were available to those already in employment and funded by the government's apprenticeship levy.

We provided opportunities to:

- people from diverse backgrounds
- women, helping them to thrive in traditionally male-dominated industries
- individuals with disabilities and health-related challenges.

## Why apprenticeships?

We used them to nurture our workforce and generate roles to fulfil operational needs for vital frontline work - in community outreach, health and social care, and employment services. We also offered them in management and leadership, youth work and early years, hospitality, business administration, finance and fundraising.

## Who were apprentices?

We saw apprenticeships as particularly valuable to young people who may not want to pursue a traditional academic route but who are eager to build a career. Apprenticeships allowed for them to earn while they learn, making them financially self-sufficient.

Equally, we offered apprenticeships to people looking to change careers later in life, or for individuals wanting to switch from, or upskill, in their current field.

Overall, apprenticeships remained versatile and flexible, open to all ages and levels of experience. They grew increasingly accessible to a broader range of individuals, supporting a variety of people in different circumstances. We learned a lot too.

- **Plus-point for individuals**
  - Enhance skills and boost job satisfaction
  - Keep up to date with trends and best practices
  - Gain skills without expensive, formal education
- **Benefits for our organisation**
  - Help The Salvation Army retain staff
  - Enhance the quality of Salvation Army services

## Youth support worker apprentices share their experiences:

'Training courses have enabled me to work in schools as a mentor, help open and run a youth club, work within a team and achieve amazing things.' Kevin

'I get support in the learning side of my role with my dyslexia. Instead of written assignments, I have academic discussions with my tutor and produce verbal evidence of my learning.' Luke

## Financial inclusion - debt advice

William Booth said 'Brought it on themselves you say? Well, that may be so, but you don't ask a man whose house is on fire whether he has paid the rent before you rescue him!'

Debt can lead to feelings of loneliness, break downs in relationships, it can create homelessness, and cause individuals to feel isolated and ashamed. Often, people in debt find themselves cut off from other aspects of society, exacerbating their sense of isolation.

Our Financial Inclusion Services are dedicated to support individuals by providing a comprehensive range of services - working from 23 locations:

- not-for-profit service offering personalised debt advice
- personalised budgeting training
- emotional and social support for clients and their families
- ongoing support for those who are financially excluded.

We are authorised and regulated by the Financial Conduct Authority (FCA), ensuring that all our operations meet stringent regulatory standards. Our dedicated staff and volunteers are thoroughly trained to meet these regulatory requirements, ensuring that they provide the highest quality of service to our clients.

## Concerning trends

An alarming concern was that 41 per cent of our clients had a negative budget even before paying for all essential goods.

There was little change in the main reasons for debt over the year, but low income and long-term illnesses continued to account for 40% of all cases.

At the year end the total of debts being managed by our service has increased by 16.6% to a total of £7.43 million.

## Making an impact

Over the past year, our service continued to achieve high standards for our clients. We measured impact through a wellbeing reading (on a scale of 0 to 5). It increased from 1.65 at the start of their journey with us to 3.63 at the end of our support. This represents a significant easing of stress and worry.

At the end of the year, there was a 3.34 per cent rise in the proportion of clients in work with a commensurate decrease in those in receipt of Universal Credit 13.32 per cent (from 53.80 per cent).

## Message of support - anonymous

'I am writing to let you know how much I appreciate your financial guidance. Your advice has given me emotional stability. Being in debt is worrying and bad for health however when I got in debt due to circumstances and the tunnel was dark you have been encouraging and brought a ray of light. I am paying off my debts from what I can afford, as you continue to help me work out my expenditure.'

'I can visualise a time when I will be debt free. In the meantime, may you be blessed for the individualised support you have provided to me.'



## Our service in action

### Victory Programme

The Victory Programme continued to bring people together, supporting those who felt isolated, building relationships, and helping individuals feel more connected to their community.

This programme consisted of three main components: cooking, gardening, and budgeting. These activities allowed people in the community to come together and share experiences while participating in one or more of the activities.

We delivered the programme on eleven occasions during the year.

Each course saw up to six people learning to cook on a budget and gain other knowledge such as food hygiene, healthy eating, where to shop and how to grow produce.

Cooking tuition was led by Chef Helene, and corps volunteers act as buddies for attendees. Buddies helped and supervised, especially if people have difficulties, and ensured that everyone was being safe and careful.

We encouraged all who signed up for the Victory Programme to see it through to conclusion. At the end, we held a celebration ceremony and people chose a useful item, such as a slow cooker or a kettle, whatever suited their individual situation.

Budgeting is crucial to ensure that individuals understand their financial situation, including how much money they have coming in and going out. Our programmes helped them recognise whether they need to increase their income to cover expenditures or reduce their spending to align with their income.

## Responding in a crisis

With our roots in cities, towns and villages all over the territory, we were here for people and communities at times of crisis, rolling our sleeves up and providing practical, emotional and spiritual support.

Last year, The Salvation Army continued to be there to support members of the emergency services at major incidents such as fires, floods, and accidents. Their work can be physically exhausting and mentally draining. Food and water was welcomed, as was the chance to talk and unwind even if for a few minutes.

We offered comfort and support to people the communities affected too. Facing trauma, or losing everything in a flood or fire, is difficult and daunting. Sometimes people asked us to pray with them.

### Action stations!

- We had around 25 Incident Response vehicles stationed right around the UK.
- We received round the clock enquiries from fire, police and local authorities.
- Calls on our service and ministry have doubled since 2018.

### Achievements - at a glance

- Supported around **300** major incidents and exercises across the UK.

- Provided brand new Incident Response Vehicles to South Wales, East Midlands and Essex.
- Started **new work** supporting Surrey Fire and Rescue Service for the first time, attending three large scale incidents in the first few months.
- Considered how to **cut carbon emissions**, hoping to purchase Electric Logistic vehicle, and explore solar power panels for our vehicles.
- Supporting a rest centre near Dover where residents properties were severely flooded and they had to be evacuated.
- Attended numerous incidents supporting the London Fire Brigade including the large substation fire that closed down Heathrow airport for a number of days.
- Attended the scene of a gas explosion in Derbyshire where families and individuals lost their homes.
- Attended a large scale fire at a department store close to Cardiff.
- Attended numerous fires many in the rural communities in Suffolk where support is scarce.

## REACHING OUT TO VULNERABLE PEOPLE

### General election - seeking the best for our communities

In the run-up to the UK General Election, the Public Affairs Unit produced a principles-based manifesto setting out key concerns in the themed areas of Overcoming Poverty, Seeking Safety and Security, Living with Dignity, and Building a Flourishing World, as well as a suite of materials to enable the local Salvation Army presence to encourage and help people to register to vote. A number of webinars were also held, to help local expressions use these resources and plan their engagement with candidates and campaigns.

### Supporting children and young people

The world children and young people are growing up in continues to present so many challenges. We remained passionate about doing what we could to improve their experiences of life. We helped them to respond with resilience, engaging positively with the world around them.

During the year, we continued our transformative work with children and young people across the UK and Ireland. Here are some highlights from the year.

### Here from the start - early years

We operated in areas of high deprivation to provide high quality childcare for pre-school children. We supported over 200 children, helping them not only to be ready for school but to reach their full potential and to flourish. Where needed, we supported parents and carers in accessing additional support.

### **Willow's story**

At one of our nurseries, we had a little girl Willow (we have changed her name) whose mother was in prison. Her Dad looked after her and her two siblings on his own in a two-bedroomed flat.

While her older siblings went to school, Willow attended our nursery three sessions per week using her allocated 15 hours of funding. Our staff made sure she had a healthy breakfast, as her Dad struggled to get the children ready in the mornings.

Having sought her Dad's permission, we helped Willow to wash her hands and face, brush her hair and tie it up neatly. We gave her a fresh set of clothes whilst her own clothes were washed. She then played and had lunch with her friends.

Dad is doing his best and the children are at no threat of harm they just needed support. Our nursery offered support without judgement, and was a safe place for Dad to accept help.

### **Community childcare champions**

Corps officers Captains Clare and Robert Davis (Leigh-on-Sea Salvation Army) were invited by Anna Firth, the Member of Parliament (MP) for Southend West, to a reception honouring community childcare champions at 10 Downing Street.

The corps is home to the Smiley Centre for Children, the oldest Army-run preschool in the country. It provides funded early education for two, three and four-year-old children.

As well as networking with education providers, Captains Clare and Robert spoke to David Johnston MP, minister for children, families and wellbeing, who hosted the event.

Smiley's is one of seven Ofsted registered childcare services run by The Salvation Army. Andrea Stevens, Early Years Operations Manager for The Salvation Army, said: 'Parents trust the Salvation Army brand and we feel privileged to be able to support children and families in the first stages of their education. We are able to sign post families to other services and as soon as they come to a setting they become part of our church community.'

### **Happy together - camps, clubs and day trips**

Our clubs, camps and day trips offered the chance for children and young people to have an amazing experience. Time away from home gave them the chance to focus on themselves, God and each other.

### **Summer camps**

During 2024, over 1500 children and young people attended a camp, and these camps were staffed by over 500 adults, many of whom were volunteers.

We share news from three of the summer schools and camps from divisions across the territory:

- **Ireland**

Young people explored the theme 'Into the Wild', talking about what God meant to them while enjoying the great outdoors.

One young person, Rebekah, said: 'Thank you to all the wonderful leaders who encouraged and supported us through our adventurous week. There were so many highlights and memories that I will cherish for ever. This year I will start my GCSE journey, knowing that God will always be with me no matter how wild it gets!'

- **North East**

This junior camp packed lots of activities into each day from a visit to Newcastle Castle to going swimming and playing games. There was even a disco and trip to Pizza Hut.

One girl, Jessica, told us: 'I learnt lots of new fun songs like 'Joy, Joy, Joy' and 'King of Me' to share with my corps, and the teachings were something everyone could join in. I had an amazing week and made new friends that I will be keeping in touch with.'

- **Central, Southern and Channel Islands**

The 'Encounter' summer school gave young people the chance to experience God in a new setting and through activities including creative arts and song.

One participant said: 'Encounter has definitely inspired me and helped strengthen my relationship with God. I hope to use this experience to be a light in my community and help others do the same. I look forward to going again!'

## **Reviving youth clubs**

Youth clubs are a simple concept. They provide young people with a safe space to socialise, play sport or try new hobbies. Young people can also engage with our youth workers who offer them support, often acting as mentors and confidants.

Yet funding to youth services by local authorities in England and Wales saw a real terms decline of 70 per cent between 2010/11 and 2018/19. Covid-19 saw the closure of more youth organisations.

The Salvation Army runs youth clubs around the territory, which are much-welcomed and highly-valued by young people living in disadvantaged communities.

During the year, a new youth club was established at the Clowne Corps. The leaders welcomed and registered 14 new members almost straightaway. They enjoyed snooker, video games and board games. The tuck shop was also popular.

Such has been the success of the new club, they are holding regular weekly term-time meetings.

## **Day trip of a lifetime**

Life hadn't been easy for Tara or her family in recent years. She is responsible for her eight-year-old granddaughter Poppy, and she provides extra support for her other grandchildren, after her son took his own life.

Money was always tight. Just going on the bus to see one of her grandchildren costs £7 for a return ticket. 'We couldn't afford to go to another grandchild's party recently, because with travel and entrance it was going to cost £63,' said Tara.

So a trip to Edinburgh Zoo, organised and funded by The Salvation Army was a real treat. Without it Tara wouldn't have been able to afford the entry fees. 'Poppy loved the zoo and seeing all the animals,' said Tara. 'She'd never been to a zoo before.'

### **Street based youth work**

During the last year, we updated and re-launched our Street-Based Youth Work training, resources and support.

It meant that more local Salvation Army centres could send groups of committed adults out into local community spaces. They could journey alongside young people where they were to deliver high-quality detached youth work.

#### **Glenrothes - making connections**

One innovative example of this was our work in Glenrothes in Fife where, at weekends, as many as 100 young people gathered in the park. Most were still at school, it was a way to let off steam.

In this deprived area, some of the young people said they didn't feel safe at home and that it was safer on the streets. Or they may have parents who were working all the time and they were home alone a lot alone.

Some of the local residents saw the young people as a problem, but The Salvation Army saw an opportunity.

We have been recruiting and training youth workers, people like Gemma Wallace. She said: 'We got to know a large group of young people at one of the local skateparks, in an area where violence and drug issues were present. Within a few weeks, relationships developed and conversations about school, family, drugs and alcohol were taking place between the team and young people.'

We continued to engage with young people all over Glenrothes and our weekly presence gives young people consistent access to help and advice if required, and safe adults to engage with.

### **Support with mental health**

University years can be a time of unparalleled academic and personal freedom. But they can also be a time of huge pressure. One in four students has a diagnosed mental health issue, according to a 2023 report by the charity Student Minds.

Major Robert and his wife Major Julia Jepson lead a Salvation Army church in Nottingham. During the year, when Student Minds launched University Mental Health Day, Major Robert asked if he could put a Salvation Army stall. It led to him offering pastoral support.

Students of all faiths and none - referred by the university's wellbeing teams - could book an appointment online with Robert or one of the other 25 chaplains to discuss what's troubling them. The team also signposted students to other support services.

Robert organised a variety of outreach events too. 'The Salvation Army sponsored a breakfast club that we ran on campus for more than a year,' he said, 'and we had up to 130 students, predominantly international, attending.'

There was a 'wobble week' event to help students settle into university life after fresher's week was over. 'People talk to us about relationships, work, family, illness, mental health or even just share a joy or a happiness. My remit is to support the person as they work out where to go next,' said Robert.

## Fists over Knives

According to figures from the Office for National Statistics, there were 55,000 sharp knife crime incidents in England and Wales in the year ending September 2024, an increase of 4 per cent since 2023.

The Salvation Army in Huddersfield supported a project to tackle child knife crime. The eight-week youth course focussed on exercise, healthy eating and non-contact boxing while raising awareness about the dangers of knife crime.

Most of the children were aged between 7 and 11, while some as young as 4 and 5 attended with their parents. The course was led by Mark Reynolds, who delivers school outreach programmes on knife crime. Majors Ade and Chris Lee, who lead The Salvation Army's Huddersfield church, were on hand during the sessions to support children and their parents.

## Spotlight on: Youth Forum

In March 2024, The Salvation Army started something entirely new: the Territorial Justice and Reconciliation Youth Forum. The group of seventeen 14 to 25-year-olds are passionate about playing their part in the work of change.

Two of the young people, Matt and Hannah co-chaired the group, overseen by Joanna Taylor from our Children and Youth Department, Territorial Coordinator for Justice and Reconciliation Lieut-Colonel Nick Coke and Territorial Youth and Children's Secretary Lieutenant Jonny Whitmore.

The forum formed subgroups around three focuses: mental health, the climate emergency and modern slavery. They sought the advice and expertise of people in The Salvation Army who lead on these areas.

- The mental health subgroup explored how informed people in corps and centres were around mental health issues. For example, how could they support someone who might come to their corps for help?
- The modern slavery group worked with the Anti-Trafficking and Modern Slavery team, thinking about resources to help secondary school-aged children understand it, spot the signs and be advocates for change.
- The climate subgroup looked at the eco church model and how to help corps join that. They also considered individual responsibility for climate justice: how can we live a climate-friendly life with what we eat, wear and buy?

Matt said: 'It will be great to have the forum established as representative of what young people in the Army want to see the Army do, what justice and reconciliation look like to them, and having those voices represented and heard.'

## Supporting families

The Salvation Army has historically understood the importance of family and family life. Today we seek to support families holistically in a way that is relevant for the 21<sup>st</sup> Century.

We recognise that everyone has value, belongs to the Family of God and that we have a responsibility to love one another as brothers and sisters in Christ. This is how we approach our work in communities all over the territory.

In this section we look at how important, diverse and innovative our work has been over the last year.

## Speaking out on poverty

Working in communities around the territory, we see the day-to-day reality of what living in poverty means for many families. It is clear that insufficient family incomes are having a devastating impact - particularly on children.

This was underlined in The Joseph Rowntree Foundation's annual poverty report. It revealed that 'unacceptably high levels of poverty' persist across the UK, with 'economic security out of reach for millions'.

According to the report, UK Poverty 2025: The essential guide to understanding poverty in the UK, 14.3 million people were living in poverty in 2022 to 2023. Of these, 8.1 million were working age adults, 4.3 million were children and 1.9 million were pensioners.

Through our community work, we continued to do all we could do alleviate the dire impact of poverty. Making change at a national level is the responsibility of government and we urged them to tackle the widening gap between the welfare safety net and the cost of living.

David Betteridge, director of family ministries, said: 'Our broken social security system is out of step with reality, and needs fixing so that families can afford to keep a roof over their heads, as well as essentials like food, heating and clothing.'

The Salvation Army proposed that the government should start by reversing the two-child limit, a policy that is directly contributing to child poverty, and implement an 'essentials guarantee' to ensure benefits cover the cost of living.'

We also urged the government to reverse the planned freeze of the local housing allowance in April 2025, ensuring individuals on low incomes who are eligible for help receive the support they are entitled to; and to reduce the wait for a first universal credit payment, from six weeks down to two.

## Food for thought

As the cost of living crisis persisted, there was a knock-on effect on people's ability to buy and cook healthy food. It wasn't simply the rising price of food itself, but other factors such as the cost of travelling to a supermarket, the expense of running a fridge or paying for gas. Families living in temporary accommodation simply didn't have adequate food storage or cooking facilities.

Across our corps and community centres, we offered people simple and practical support to help them put healthy food on the table.



### **Creative classes in Welling**

A weekly cooking workshop encouraged participants to use typical ingredients in new and creative ways while building a set of recipes they were confident in. Participants tried new foods and flavours every week and made enough to feed more than just themselves. The corps were delighted it had been so successful and look forward to running another set of sessions.

### **Budget-savvy in Cambridge Heath**

The corps partnered with Hackney Food Bank and Feast with Us for a six-week Healthy Eating on a Budget course. The programme, led by nutritionists and chefs, was primarily for food bank users, teaching them how to cook healthy and nutritious meals using items from their parcels.

The course culminated in a graduation ceremony and the award of a food hygiene level 2 certificate. Previous participants have continued to connect with the corps through volunteering.

### **George gives food bank a boost**

To help struggling families, nine-year-old George used his pocket money, as well as £245 raised from a sponsored bike ride, to buy hundreds of items for the Goldthorpe Salvation Army's food bank. George knew about The Salvation Army as he had attended some of the corps' free activity days for children.

George said: 'I've got a lot of stuff and I know some kids haven't got a lot, so I thought if I give them something this would help them out. I hope other people will know what a difference it makes and will do it as well.'

### **Victory Programme launched in Keighley**

The Victory Programme is a territorial initiative designed to equip corps to help people strengthen their cooking, budgeting and growing skills. At the same time, the course helps foster deep relationships in the community.

Keighley joined other corps who put on the six-week course, to teach simple cooking skills as well as helping people gain confidence and make new friends.

The programme launched following the success of Cook and Eat sessions, which helped more than 40 families. The hope is that these courses will help those who regularly use the food bank, which has an average of 40 to 60 clients a week.

## **Back to school**

### **Spotlight on financial difficulties**

'Some months are harder than others.  
School holidays are the hardest.'  
Catherine, parent.

For many families, the six weeks' holiday is a source of severe money worries. Children lose out on free school meals, parents face additional cost of new uniforms and there's the added cost of childcare for working parents.

A YouGov survey commissioned by The Salvation Army found that:



- 43 per cent of parents were worried about the cost of the summer holidays and/or preparing their children to go back to school in September
- 13 per cent of parents reported being very worried that they would not be able to afford essentials such as food and utility bills.

The Salvation Army called on the government to use its first budget to put families first so they can get the help they need. 'Children being able to enjoy the summer should not be a luxury,' said Lieut-Colonel Nick Coke. 'We don't want children to just survive summer holidays with three square meals and uniform that fits for the new term; we want them to thrive, play, explore and relax.'

While we encouraged the government to play its part, we continued to play ours by providing summer camps, playgroups, drop-ins and other activities for families struggling with the cost.

**| Read more about our summer camps for children of all ages on page 35 of this review.**

### **Pastoral support**

At the Longton corps near Stoke on Trent, Lieutenant Chelsea Huddleston offered pastoral support to schoolchildren and parents as a chaplain at St Paul's primary school.

Staff at the school had been considering how to offer more support as the cost of living crisis continues to bear down on families. Lieutenant Chelsea visited the school on Wednesdays and supported families at the Gather and Grow community hub.

There was also a food and clothes bank and a community lending library, and Lieutenant Chelsea was looking to start a coffee morning at the hub on Wednesdays.

Lieutenant Chelsea said: 'The school wants to reach out to families as many wanted a place to gather together with others. It is a privilege to help the school build a welcoming space and all of us are very excited about developing the Gather and Grow space. Offering support to parents has a beneficial effect on their children too'.

### **Uniform approach**

Data from the last few years shows that uniform costs are around £287 for a child in primary school and £422 for a child in secondary school (source: The Children's Society). For parents already struggling with the cost of living, it added to their financial worries.

Around the territory, our corps and centres came up with innovative ways to keep the costs down, and to calm parents' concerns.

#### ▪ **School uniform hub - Shipley**

A Salvation Army hub, which offers school uniforms on a pay as you can afford basis, expanded its opening hours due to demand after supporting 400 families in 2023.

Last year, the hub provided uniforms for around 40 local schools as well as non-logo items, coats, stationery, sanitary products and football boots. It gave out 1,600 items.

The hub was open in term time on Mondays and Fridays and extended opening hours to every second Saturday in the month. It was also open through the school holidays

Captain Laura McLean, who leads Shipley Salvation Army, said: 'It's a major part of the support The Salvation Army offers to the community in Shipley and beyond. To see how many families it has helped over the years is fantastic. It's become an essential resource for so many in Shipley.'

'We couldn't do it without dedicated volunteers giving up their time, as well as the generous public who continue to donate uniforms and other items to us,' she added.

#### ▪ **Uniform swap shop - Sudbury**

The corps held a free school uniform swap shop helping 144 people and there were opportunities for conversations and connections. This would not have been possible without the work of the amazing volunteers.

## No home for domestic violence

### Beacon Churches

We continued our partnership with the Christian charity Restored. Together we promoted the Beacon Church initiative, to provide a refuge for survivors of domestic violence and to journey with survivors on their road to recovery. Through our work, we demonstrated God's deep love for them.

Over the year, through advice, financial support and training, we equipped more of our churches to become Beacons. We saw the addition of Sydenham Corps Beacon Church in 2024, adding to the four already established; Sale, Stroud, Ballymoney with Limavady and Ireland Division.

Liskeard Corps was in the advanced stages of the process to become a Beacon Church with others expressing interest.

- Becoming accredited as Beacons showed that Salvation Army churches were willing to journey with victims and survivors of domestic abuse.
- It meant members of the church and local community felt confident to share their stories.
- Beacons were safe spaces to talk, find help and seek support.

New - plans were being drawn up for The Salvation Army to organise a 'Retreat Day' for survivors and to train volunteers to facilitate a survivor support programme.

### Focus on... a new role

During the year, a new role, Beacon Church Development Lead, was created at Family Ministries department.

This role includes facilitating The Salvation Army's strategic response, expanding the conversation, and developing the exciting initiative of establishing corps and centres as Beacon Churches.

The Beacon Church Development Lead has much experience to bring to the role, having worked with victims and survivors for many years.

They emphasised that everyone has a role to play in effectively addressing the needs of all victims of domestic abuse and said. 'We must recognise that domestic abuse can affect anyone, and it is our collective responsibility to stand up and speak out against this evil'.

## **A family to refugees**

Whether they fled war in Ukraine, persecution in Afghanistan, or sought asylum or resettlement, newcomers continued to face significant barriers to becoming fully included in UK society.

It remained challenging for several reasons:

- the political and policy environment
- an individual's background trauma, mental and physical health
- current financial pressures on local authorities, including housing.

These factors exacerbated the challenges people faced: regularising their status, learning English, accessing social support and employment, and finding housing. We saw very vulnerable people falling through the cracks leading to re-traumatisation, mental and physical-ill health and homelessness.

Recognised as a thought leader in this field, we were invited to contribute to the government's ongoing engagement on the development of policy in the areas of resettlement and community cohesion. We aimed to pave the way for a fairer, kinder and more effective systems of support for refugees and asylum seekers.

## **Warm welcome - and support**

The Salvation Army provided a much-needed community-led approach to supporting these refugees and people seeking asylum.

We continued to develop our Welcome Hubs with 12 local corps hosting one of these community-led drop-ins. We facilitated over 15,000 occasions of welcome and support to newcomers to the UK.

In 17 places across the UK, we ran or hosted some form of English Language support. On average, around 170 people a week attended sessions to improve their English language - a fundamental aspect promoting integration.

## **Sharing our knowledge**

We further developed the work of our Welcome Hubs to include running training for volunteers, Voluntary Service organisations and council employees who work in this area. They learned about the key issues affecting newcomers to the UK, as well as Trauma Informed Practice training and information. It helped them better prepare their communities to welcome newcomers well.

## **Co-ordinated support - Daniel's story**

With processing and decisions made on asylum continuing to take a long time, refugees were often moved around the country.

Daniel, an Iraqi Christian convert, came to the UK seeking asylum. He had found a warm welcome at our Stepney corps, and had quickly become part of the church family.

But one day, Daniel received a letter from the Home Office telling him that he would be rehoused in Southampton the following week. On the day of the move, he was told he was going to Reading instead.

More uncertainty and upheaval can be difficult for people who are already potentially traumatised from their experiences. Not being able to build up local support networks, or not feeling safe and stable, can add to the problem.

With over 580 corps across the territory, we have created a unique network of support to help refugees and asylum seekers. Our geographical reach and local knowledge helped ensure that refugees were supported wherever they were.

Stepney corps contacted Reading corps and told them all about Daniel so we could promise Daniel that there would be a friendly face to greet him in Reading. Not only did he receive a warm welcome, Daniel is now thriving thanks to support from the corps community.

Ben Still, the territory's refugee response manager, co-ordinates the network. He hosted monthly online refugee response forums, open to anyone working with refugees and asylum seekers in their corps.

Captain Sarah Lister is part of the network, she said: 'It is important that we are aware of what is going on and to experience the Army as a 'whole body' that communicates and helps those in need, wherever they are situated or relocated to.'

### **Help to re-settle in**

The Salvation Army was awarded the Lancashire council contract in 2021 to resettle 25 families across the Fylde Coast within three years, under the Afghan Relocations and Assistance Policy and UK Resettlement Scheme.

By the end of last year, we were on track to successfully rehome all 25 families across Lancashire within the three year time period.

Families had been referred from the council. Our aim was to help families make connections and rebuild their lives. Over the three year period, we kept in contact with the families, visiting three times a week in the first year and twice a week in the second year. During the third year, refugee families attended a drop-in for any further support they need to continue integrating into the community.

Alexandra Foden, service manager for Fylde Coast Refugee Resettlement Service, said: 'We are seeing people fully integrated into society and people who are thankful and grateful for being given a chance. Some have gone on to open businesses in the area, gain employment, qualifications and expand on their skills, and it is truly wonderful to see.'

### **Royal recognition**

In December 2024, a Salvation Army minister's work in supporting asylum seekers and refugees in London was recognised by royalty.

Major Julie Pell, who is one of the church leaders at Walthamstow Salvation Army, was invited to attend a private reception for King Charles and Queen Camilla when they visited Waltham Forest.

Walthamstow Salvation Army community church runs a resource hub that each year helps approximately 2,500 people - a mix of families and individuals - to rebuild their lives by providing clothing, furniture and household items. Every Friday the church also opens a Community Living Room warm space.

Julie was invited to speak with the King about the work of Walthamstow Salvation Army. Afterwards she said: 'King Charles was very friendly and interested in what we all had to

say. He asked me what I would be doing if I wasn't at the reception, and I told him that I would be at our Community Living Room, which is open to anyone to drop into.'

## Reuniting families - tracing service

Reconciliation is at the heart of the Christian message of salvation and our priorities as an organisation: to Seek Justice & Reconciliation and to Serve Others Without Discrimination.

The Family Tracing Service continued its work to create opportunities for reconciliation within families. It enabled people to live with a measure of peace within a loss which is often ambiguous, and experience increased wellbeing whether or not a reconciliation is the outcome.

Three key achievements:

1. Success rate of **86%** - reconciliation or knowledge of person sought.
2. **526 people** experienced reconciliation within their family.
3. Hundreds of people started a search with us (alternative services are not affordable for all).

The key to our service is that it is never a call-centre experience, it's always a personal one. Our dedicated and compassionate team listened, heard, helped, served and gave hope. This gave us the opportunity to start conversations that connected service users with The Salvation Army.

## Service without borders

The Family Tracing Service continued to serve people living overseas too, where there is no access to a Salvation Army tracing service. Where there was a service, we worked with our colleagues across borders.

## Stories of love

(cases which closed in 2024/25)

### Lasting Love

*We helped two elderly brothers to reunite after 20 years of no contact.*

Like many siblings, the loss of a parent caused the brothers to drift apart after their parent's funeral had taken place. But later on, an illness became a resonant reminder of the separation. Time had almost run out, the brothers both experienced the joy of reconciliation in their later days.

### Unconditional Love

*We helped a child and parent reconnect after many years apart.*

From the age of two, the child had had no contact with the parent. The child, now an adult, desired to make contact. To start with, Family Tracing forwarded letters between the child and parent, who was in prison. Eventually they met there, making an important and brand new connection after all those years.

### Father's Love

*We found a man's son, but sadly he'd lost his life.*

Sometimes, the discovery of a person brings sad news. Our team worked with Family Tracing Salvation Army in France to locate a young person in the country, but he had died. We took great care when sharing news of the tragic death with his father and helped him with the shock of his bereavement.

Find out more - in 2025 we will be celebrating the 140 year anniversary of the Family Tracing Service. Learn about our unique service and its history  
<https://www.youtube.com/watch?v=bPJVXOu-EQI>

## **Inclusion for people with a disability**

One in four people have a disability. The Salvation Army aims cultivate an inclusive attitude and approach for people with a disability. We seek to empower disabled people to be actively involved in all aspects of what we do.

Here we illustrate some of the ways we have done this, over the past year.

## **Music man project**

The Music Man Project is an award winning and fully accessible music service for adults and children with learning disabilities. It provides education, enjoyment and access to performance opportunities. The groups learn songs, how to play instruments and Makaton signs.

Across the country, The Music Man Project has developed opportunities for people with disabilities to build confidence and connect through music. Although developed for people with a learning disability it is open for everyone.

We continued to share the joy of The Music Man Project with more people with a disability. For example, in Wakefield about 60 people attended a Music Man Project taster day, bringing much fun, laughter and blessing. Corps officer Captain Terry Hendy said: 'To share our faith we need to make friends and what a way to make friends.' The corps planned to start a monthly Music Man group, as well as one at Royston, a few miles away

On another note... four of our Music Man Project groups, made up of 80 members and supporters performed at the Royal Albert Hall with Music Man Project groups from across the UK.

## **Enabled Summer Camp**

*Enabled* provides spiritual and social fellowship for people with a disability and their carers. There were three new aspects to Enabled Summer School 2024.

1. It was renamed the Enabled Summer Extravaganza, as suggested by members.
2. We welcomed the highest number of newcomers for many years, with six new members and eight new supporters attending for the first time.
3. To fit everyone in, we relocated to a larger venue in Northampton, King's Park Conference Centre.

Appropriately, the theme was 'New Beginnings'. In our fellowship groups, we considered new beginnings by exploring the Bible stories of Ruth, Noah and the prodigal son.

The options for main activities were band, choir or timbrels followed by musicals, Music Man Project or - a new option for this year - video production. For the first time we also introduced an option to the Enabled choir with some people choosing Godly Craft as an alternative to crafts.

Some members also enjoyed exploring the area, including Northampton and Rushden Lakes. The final day saw members sharing what they have been practising all week, with music performances and a presentation by the video group.

All 102 attendees had a great week of faith, fun, fellowship and friendship. At the end, some suggested this was the best summer gathering ever! We will be back next year as we celebrate 50 years since our first summer gathering back in 1975.

### **What did attendees say?**

‘We discover each other’s hopes, dreams, hurts, gifts and abilities.’ Karen, attended with her daughter Hannah

‘Everyone knew my name. From the minute I put my lanyard on, I felt that I belonged.’ Trudy, who attended in person for the first time.

‘It was fabulous, I would like to go again.’ Sam, who met lots of new friends.

### **Enabled - everywhere!**

Over the year, 354 were members enrolled in our Enabled community. Outside of the Summer Extravaganza, members met up in person and online for Enabled at Christmas and our Easter Event. There were further events in Wakefield, Enniskillen and Kilbirnie

### **Spotlight on Strawberry Field**

Strawberry Field has been in the care of The Salvation Army since the 1930s as a place that supports vulnerable young people and a site of spirituality and inspiration.

This legacy continues with The Salvation Army’s redevelopment of Strawberry Field to give young people with learning disabilities in Liverpool the chance to succeed and honour the site that inspired John Lennon.

We reflect on what has been happening at Strawberry Field during the past year. As some of this work is funded through The Salvation Army Social Work Trust, this is featured in the Annual Report for both trusts.

### **Steps to Work programme**

The Steps to Work programme at Strawberry Field is a 12 to 18 month scheme. It offers young adults with learning disabilities - and other barriers to employment - the opportunity to gain skills and work experience, opening the door into paid work.

#### **Step 1**

Trainees were appointed a dedicated work coach who supported them for the duration. They also received emotional and pastoral care from the team.

#### **Step 2**

Trainees explored what they wanted out of life and work, and considered a whole range of industries. Our team liaised with colleges and partners organisations to set up vocational courses and work placements.

#### **Step 3**

The end goal was paid, sustainable employment. Trainees have successfully achieved this in an array of industries, from agriculture, conservation and construction to customer service, retail, hospitality and finance.



Last year, the programme saw nearly 60% of trainees moving into employment. This is 12 times the national average for people with a learning disability. It is three times the national average for people with autism. 88 trainees started the programme and 77 completed the programme.

Of those trainees who completed the programme:

- 44 went into work (as % of those completing the programme 57%)
- 13 went on to further study (as % of those completing the programme 17%)
- 2 were undertaking a formal volunteering opportunity (as % of those completing the programme 3%)
- 2 were continuing in meaningful job search activities (as % of those completing the programme 3%)

‘Some trainees have been told their whole life that they will never get a job or amount to anything. Then we show them, step by step, that they can work, and they will work, and they do great work.’

Adele Murphy, Strawberry Field’s Employment Development Co-ordinator

## **Two graduate stories**

### ***Alfie McKeown***

Steps Outcome: Paid Work

Alfie came to the Steps to Work programme after completing an internship. Alfie had low confidence and struggled to see the natural skills he has for communication and teamwork.

Alfie gained paid work in retail with a supermarket chain weeks after starting his first work placement in the Strawberry Field shop.

### ***Megan Thomas***

Steps Outcome: Paid Work

Megan's life-changing journey to overcome self-belief challenges has seen her self-esteem and confidence grow, which has empowered her to embrace new opportunities. Her newfound independence has inspired her to aim for semi-independent living.

Megan's determination and resilience has transformed her life and inspires others. She is now working as a Catering Assistant at a national department store.

## **Giving us... a step up**

The Strawberry Field site is famous worldwide because it inspired the Beatles' 1967 single Strawberry Fields Forever. Its writer, John Lennon, had grown up nearby and played in the grounds of the home as a child.

On the 9<sup>th</sup> October 2024, which would have been John Lennon's 84th birthday, Strawberry Field relaunched its photomosaic mural. This is a montage of photographs and as a fundraiser, fans were invited to place their image alongside Beatles legends, famous Liverpool faces and people from all around the world.

In the summer, Strawberry Field also displayed a rare vinyl acetate of John Lennon and the Plastic Ono Band's seminal hit record, 'Give Peace a Chance' and 'Remember Love', to mark its 55<sup>th</sup> anniversary. The record - one of only 50 in the world - was added to the visitor exhibition. It was kindly donated to us by Yoko Ono and Sean Ono Lennon.

Money raised from ticket sales for both exhibits went to support the Steps to Work programme, giving it a step up. The rare vinyl record went on to be sold, to raise more funds.

## **Awards and accolades**

### **A winning partnership**

In May 2024, we were thrilled to announce that Strawberry Field won a UniTemps LJMU (Liverpool John Moores University) External Engagement of the Year Award.

The award was accepted by Lynne Furlong, who runs our Learning Hub. Lynne did wonderful work with Liverpool John Moores University students, helping them gain experience to build their CV and stand out from the crowd when looking for employment.

The awards saw both students and employers awarded for their contribution to part-time work opportunities with Unitemps (a recruitment specialist service for students, graduates, and community members.)

### **Congratulations Eilis**

Alongside our win above, Eilis who previously interned at Strawberry Field won Intern of the Year. There was a record number of nominations for Intern of the Year and the competition was stiff, so this award was a true testament to Eilis and her work.

### **An appetite for success**

Strawberry Field won Café/Bistro of the Year at the Liverpool City Region Tourism Awards 2024. Also, for the second year running, we picked up the award for Small Visitor Attraction of the Year.

Mission director Major Kathleen Versfeld said: ‘Thank you so much to everyone who made these wonderful achievements possible, including our staff team, volunteers, supporters and visitors.’

## **Helping people experiencing homelessness**

Whilst residential support for people experiencing homelessness is funded through The Salvation Army Social Work Trust, it is also subsidised through the Salvation Army Trust (for which this is the Annual Report). The overall strategy straddles both trusts so we are reporting on developments here and in the Social Work Trust’s annual report.

A year after The Salvation Army Homelessness Services Department (HSD) launched its 10 year Strategy ‘1,000 Voices’ we provide an update on progress.

Each area across the territory developed its own contextualised Strategy and Action Plans which is also aligned to the Territorial Strategy and Action Plan. The Homelessness Services Department (HSD) restructured in order to build capacity and work in a smarter way to meet the challenges of the new strategy. Here are some of the ways we did this:

- investment in Chaplaincy to ensure that all HSD services have Chaplaincy provision
- prioritising integrated mission which saw HSD offer increased community provision in coordination with our Corps.

In terms of our service delivery, we took the following steps:

- commissioned self-funded beds so that The Salvation Army can provide increased accommodation and support around UK and in Ireland
- invested in changing our large buildings into smaller, self-contained provision over the next 20 years
- increasingly developed services that are non-accommodation based
- developed a more formalised process for co-producing and involving people living in and accessing our services
- ensuring our homelessness services are delivered through a harm reduction and trauma informed lens. We have saved hundreds of lives this year with the increased roll out of naloxone prevention in our services.

## **Facing challenges**

This year has been a turbulent external environment for funding but we kept our services open. We found new funding and self-funded services that were ‘at risk’ services. These were Local Authorities services which had withdrawn funding, due to the challenging financial climate and even potential bankruptcy.

## **Local responses to homelessness**

Across the territory, The Salvation Army operates 48 supported accommodation services called ‘Lifehouses’. They are places to stay, get support with housing issues and also other aspects of life such as debt problems, training, addiction or mental health.

As well as this centrally-co-ordinated service, our corps respond to the local needs of people experiencing homelessness in their communities. Here are some examples.

### **Sleeping sound - Ilford**

Malachi Place is a corps-led project providing supported accommodation. It has 42 beds, 15 of which have no recourse to public funds, so The Salvation Army provides everything.

They also provided holistic support, including support with housing, drug & alcohol support, mental & physical health support, money management, life skills, and employment.

Two residents, who used to work as painters and decorators, painted the entire building. They weren’t qualified to work at height, so we sent them on a course and they gained the qualification, which they can use in the future.

### **New housing - Jersey**

May Cottages is a new housing development that saw the refurbishment of three once-derelect units. They provide safe, secure temporary homes for families in crisis and in danger of becoming homeless.

The cottages are in a suite of buildings that also houses a worship hall, a successful community café, a hub and a charity shop. So the residents have supportive neighbours.

### **Pop up clinic - Penzance**

The corps partnered with NHS Cornwall to host a pop-up clinic for people experiencing homelessness. For many rough sleepers, accessing basic healthcare and personal care services can feel like an insurmountable challenge.

The clinic offered a range of services, including health screenings, liver scans, mental health support, ear care, foot care and haircuts. Vaccinations, emergency dental and sexual health appointments and refreshments were also available. Everyone who attended received a £5 supermarket voucher

### **Sleep pods - Peterborough**

Three sleeping pods were installed outside the corps' hall after *Light Project Peterborough*, a Christian homelessness charity, secured funding from the Department for Levelling Up, Housing and Communities and the city council.

Each pod contained a single bed, shower, toilet, sink, window, storage and radiators. Staff and volunteers at the corps supported pod users with hot meals, regular visits and invitations to church activities. Weekly meetings will support users with action plans and daily activities.

Corps officer Major Gary Chaundy said: 'This project has shown that ending homelessness is about partnership working and a recognition of the importance of providing safe, supported environments.'

### **Warm welcome - central and local response**

During the winter, The Salvation Army worked with councils to provide emergency beds and outreach support to prevent people from freezing to death on the streets during the extremely cold weather.

Emergency beds were available across England and Wales to keep rough sleepers warm, as part of the national warning system known as the Severe Weather Emergency Protocol (SWEP).

The SWEP is triggered when temperatures drop to zero or below, or weather conditions deteriorate drastically - making it extremely hazardous for rough sleepers.

The Salvation Army's Assistant Territorial Director for Homelessness, Malcolm Page, said: 'We're maximising any available space within our homeless Lifehouses to create safe, warm environments which can be accessed by people who remain on the streets. Many of our community churches are open to offer practical support such as hot food, clothing and a friendly face.'

Read more about The Salvation Army's commitment nationally, to reduce, prevent and end homelessness in The Salvation Army Social Work Trust (Charity Registration number 215174) a 'sister' publication to this one.

## **Thoughtful friend to older people**

**Grey hair is a crown of splendour; it is attained in the way of righteousness.**  
(Proverbs 16:31 NIV).

Almost every country in the world is experiencing growth in the number and proportion of older people in their population. In the UK, the ONS estimates that, by 2045, 4.3% of the population will be over 85 years old.

These longer years are not necessarily lived in good health, and health challenges are increasingly common in later life. It is estimated that the number of over-65s needing help with one or more daily living tasks is projected to rise by 48% over the next 20 years.

The Salvation Army provided services where older adults received the support needed to thrive and age positively and experience a real sense of 'life in all its fullness, with Jesus'.

We do this in practical ways, but also through spiritual, social and emotional engagement.

### **Caring in our communities**

During the year, more than 185,000 older people attended some form of weekly club or programme at one of our 589 corps or centres. That was around 3,600 people per week.

Across the territory we ran just under 300 clubs and programmes for older people. Just under half of all our corps and centres ran some kind of club or programme. Many of our clubs had members who were aged well into their late 80s and 90s.

We can report that the overall number of programme and clubs remained relatively stable and resilient.

- Craft / hobby-based clubs e.g. gardening clubs, book clubs, walking clubs.
- Lunch clubs
- Cafes
- CAMEO (Come And Meet Each Other) clubs
- Community choirs
- Momentum
- Singing by Heart
- Day trips / holidays
- Health and wellbeing programmes
- Study opportunities
- Volunteering opportunities
- Deepening fellowship including regular prayer, bible reading and worship.

Here are some examples of some new activities.

#### **Memory Lane - Darlington**

An activity café offering support to people affected by dementia and their carers was launched at The Salvation Army in Darlington.

The café is hosted by the corps and home care providers Home Instead, provided a safe and friendly environment for people living with memory loss. Dementia can be a very isolating condition so we wanted to bring people together, whether they are living with it or caring for someone who is.

Activities included singing, armchair exercises, crafts and games. It was supported by Darlington Borough Council's Move More scheme. Plans were put in place to work with more groups in the community, such as colleges, to help raise awareness of dementia.

Major Shirley McKenzie, who leads Darlington Citadel Salvation Army, said: "Research shows activities like singing can help reduce anxiety and depression, enhance quality of life and

help with memory. We want people to have fun and join in with as much or as little as they wish, but we hope they leave with a smile on their faces.

### **Exercise classes - Gateshead**

Exercise classes provided by Gateshead Salvation Army proved to be transformational by improving older people's mobility and helping them recover after cancer and hip operations.

The classes, provided by Active Families, included chair fitness with timbrels, stretch bands and shakers. The aim of the classes was to help ensure people keep fit and healthy, reducing the risk of heart disease and strokes. Another goal was to help older people improve mobility so they could move with ease around their home. This was to reduce the risk of falls or improving recovery from falls and ultimately allowing them to keep their independence for longer.

"We also see the mental health benefits exercise can bring in improving mood. The classes are fun and collaborative, bringing people together in a safe environment to make friends and help tackle isolation and loneliness," said Ann Humes, Salvation Army Community Manager.

Feedback from participants included:

'I am 90 and had a hip operation. The class helped me get more mobile after my replacement.'

'I am in recovery from cancer and find it helps my neuropathic system.'

"I feel I get my weekly mood fix here and love the friendly atmosphere.'

### **Singing by Heart - Hadleigh Farm**

'Singing By Heart' uses a mixture of secular and religious songs which span the decades. The sessions are designed to encourage communication, recollection of memories, and fun for those taking part.

The power of music, especially singing, to unlock memories is an increasingly key feature of dementia care as it seems to access parts of the brain that remain unaffected by the progression of dementia.

We also hoped carers will find the sessions beneficial through enabling time for them to relax, make friends and share experiences.

In October we shared the news that a new Singing by Heart group had been launched at Hadleigh Farm. The twice-monthly sessions proved popular with older people and carers alike. It pushed the number of Singing by Heart programmes to nearly 100, across the UK.

## **National initiatives for older people**

As well as our strong programme of corps-based support for older people, we provided round the clock care for up to 417 older people in our 11 care homes. We continued to advocate for the older people on the issues that matter to them, such as loneliness and isolation.

### **No One Alone project**

Many people struggle with loneliness or social isolation. Through this project we encouraged corps and centres to engage in opportunities for greater local social cohesion.

Read more - we elaborate on these national aspects of our work in our sister Report & Accounts for the Social Work Trust.

## OUR PARTNERS AND SUBSIDIARIES

The Salvation Army Trust has two subsidiaries: The Salvation Army General Insurance Corporation Limited (SAGIC) and Salvation Army Trading Company Limited (SATCoL).

### SATCoL subsidiary - for planet and people

Salvation Army Trading Company (SATCoL) is the trading arm of The Salvation Army, raising money for charity through its nationwide reuse and repurposing schemes. It is a significant expression of the Salvation Army, with 1,200 employees and 5,000 volunteers.

In the year ended 31 March 2025 SATCoL generated **more than £11 million** through the retail gift aid scheme operated through its shops. SATCoL is a subsidiary company and publishes its own reports and is consolidated into the financial results of The Salvation Army Trust in this report.

#### Facts about SATCo

- Largest charity-owned textiles collector in the UK - **9000** clothing banks.
- Helps organisations, including **ASDA and Cotton Traders**, to reduce their carbon footprint.
- Uses **technology** to sort donated clothing, so more can be saved from landfill.

During the year, SATCoL continued to work towards its goal: to lessen the impact on overflowing landfill sites by **extending** the useful life of products and **recycling** the items not suitable for resale. They did this through a diverse range of initiatives, and we share some highlights of their year below.

### World first in Kettering

In the UK alone, 300,000 tonnes of textile items are discarded into household waste, including polyester.

To find a solution, SATCoL and Project Plan B created a joint venture, called 'Project Re:claim'. In April 2024, they were proud to announce the opening of their ground-breaking polyester recycling plant in Kettering, East Midlands.

It is the first commercial-scale, post-consumer polyester recycling plant of its kind. It creates polyester pellets which are spun into yarn for use in textiles along with other industrial applications. The plant was on track to recycle 2,500 tonnes of unwanted polyester in 2024, with a further 5,000 tonnes in year two.

Majonne Frost, Head of Environment and Sustainability at SATCoL, said: 'Together we are working to bring new solutions and services, at scale, that will help create a textile circular economy.'

Tim Cross, CEO of Project Plan B added: 'It's a carbon saving, planet saving solution, and it plays a significant role in helping our collective journey to Net Zero.'

Watch video - see our amazing polyester recycling machine in action!  
<https://www.youtube.com/watch?v=ZUld4l1IGsY>



## **Tesco trial #RuinedNotWasted**

In September 2024, SATCoL ran a trial partnership with Tesco to reduce textile waste. Across England, 18 new textile banks were placed at Tesco sites. People were given the choice to separate their items into two differently labelled textile banks:

- wear again - for reusable items
- worn out - for non-reusable items.

Rather than being wasted, recyclable textiles were collected and reprocessed at scale, using innovative technology to repurpose textile fabrics and fibres back into new products.

Bernie Thomas, Circular Economy and Sustainability Manager at SATCoL said: ‘Separating items in this ways, at source, could help make sure that worn-out textiles are given a second life.

## **Make do and mend**

One of The Salvation Army’s core missions is to care for creation. To teach the importance of upcycling and repairing goods, SATCoL opened a monthly repair café at its donation centre In Gorseinon, Swansea.

As a community hub, the repair café also encouraged repairers to pass on important restoration skills. ‘We encouraged customers to sit with them to learn, empowering them to do it for themselves,’ said Majonne Frost, SATCoL’s Head of Environment and Sustainability.

### **Three ways the project helps**

1. Saves carbon emissions from the production of new items
2. Saves people the cost of buying new items as the cost of living crisis continues
3. Brings people together to develop skills and find new friends.

### **Items saved from landfill**

- Clothing
- Household electronics
- Toys
- Furniture
- Bikes

There are now plans to establish another café in Coventry with support from Repair Café International. ‘The main thing you will need to get started are some enthusiastic volunteers,’ Majonne said. ‘Once you get up and running there are bound to be other volunteers who come forward.’

## **Too good to waste - GiveITBack**

In February 2025, we provided an update about GiveITBack, SATCoL’s scheme to recycle electronic items securely and sustainably.

As businesses, schools and individuals upgraded or replaced items, like computers, they often didn’t know what to do with their old ones. ‘But they wanted to dispose of them in the right way,’ said Richard Shea, SATCoL’s Commercial Development Manager.

### Turning waste into hope

Richard reported that, out of all the items GiveITBack handled, roughly 30 per cent were reused. The aim is to get that to 50 per cent. These items can then be sold in SATCoL shops or Donation Centres. It raises vital funds for The Salvation Army's charitable work.

The repurposed computers also helped people in the community. At its Gorseinon and Coventry Donation Centres, SATCoL launched a Connection Booth that provided a space with repurposed GiveITBack computers.

In partnership with The Salvation Army's Employment Plus service, GiveITBack provided an opportunity for self-led training, upskilling and job applications. 'We hope to do something similar in more places,' added Richard. 'That could include, for example, Anti-Trafficking and Modern Slavery safe houses.'

### Tried and tested

SATCoL is working towards becoming a fully accredited IT asset disposal (ITAD) provider. 'We'll be the first major charity retailer in the UK to have that accreditation,' said Richard.

## SATCoL - a leading light

### Charity Retail Awards

The ceremony was held at the Harrogate Convention Centre in June, 2024, as part of the Charity Retail Association Conference.

The prestigious **Outstanding Charity Retailer of the Year** award was presented to SATCoL. Managing Director Trevor Caffull said: 'We are grateful to our fantastic retail teams who are committed to ongoing improvement in our service to donors, customers and communities, including the fulfilment of our mission to help those in need through initiatives such as our vital free clothing voucher scheme.'

SATCoL also won the **Environmental and Sustainability** award, reflecting the heavy investment in world-leading innovations including Project Re:claim, the world's first commercial-scale polyester recycling plant (see page 54).

### Drapers Sustainable Fashion Award

Source: <https://salvationarmytrading.org.uk/news/drapers-sustainable-fashion-award-win/>

We were proud to announce that SATCoL had won a Drapers Sustainable Fashion award. The market-leading awards programme shone a spotlight on best practice within the industry and celebrated positive change that took place over the past 12 months.

The award recognised SATCoL as **Best Social Enterprise or Charity Initiative**. SATCoL was described as 'phenomenal' and 'the most innovative in terms of getting value out of everything'. Our nomination highlighted several aspects of SATCoL's ongoing reuse and recycling work, which you've read about in this review.

## SAGIC

The Salvation Army General Insurance Corporation Ltd (SAGIC) is a wholly own subsidiary of The Salvation Army Trustee Company (SATCO) providing captive insurance services to SATCO. SAGIC are the primary insurer of all property and liability risk for SATCO and associated group entities. Where SAGIC are unable to provide insurance services directly

they serve as an insurance broker, ensuring all the insurance needs of the organisation are serviced.

Alongside this, SAGIC offer insurance products to the public, other businesses and charities. Offering insurance product that give customers the opportunity to support the work of The Salvation Army.

SAGIC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Reg.No: 202327).

### **Our housing partners - Salvation Army Homes**

During the year, Salvation Army Housing Association (saha), a subsidiary of The Salvation Army Social Work Trust, rebranded to become Salvation Army Homes. ‘We’re privileged to be part of the Army family and we want to be linked more closely,’ said its Chief Executive, Lynne Shea.

Salvation Army Homes is a diverse specialist provider of supported housing across England, managing or owning more than 4,000 homes. They provide supported housing and community solutions to homelessness in conjunction with The Salvation Army. Their principal focus is providing services to rough sleepers, young people experiencing homelessness, young mothers, families and ex-offenders.

Their new name is accompanied by the words ‘Safe Homes, Transforming Lives’. It’s a simple statement of their mission: to help some of the most vulnerable people in society feel safe, secure and happy in permanent home.

Alongside the locally driven, locally responsive work, Salvation Army Homes works alongside The Salvation Army in our work that is centrally coordinated and managed.

Read more about The Salvation Army’s commitment nationally, to reduce, prevent and end homelessness in The Salvation Army Social Work Trust (Charity Registration number 215174) a ‘sister’ publication to this one.

## THE AMAZING COMMITMENT OF OUR SUPPORTERS AND FUNDRAISERS ACROSS THE UK

The ethos of our approach is that fundraising activities must reflect our values and be carried out in a manner that the public, our supporters, and our funders would expect of The Salvation Army - sensitive, courteous, sincere, and genuine.

We maintain an active fundraising presence through digital media and our website, regularly reviewing our Privacy Notices and Statements to ensure full compliance with GDPR. In 2024/5 we did not use professional fundraising agencies such as outbound telemarketing agencies or face-to-face/street fundraising agencies to raise funds on our behalf. Our public, street and house-to-house cash collections are normally carried out by members and volunteers connected with our congregations.

At peak times, particularly at Christmas when donation call volumes are very high, we use an external agency to handle some inbound telephone donations and to call back supporters who have contacted us when our in-house capacity is exceeded. All calls are monitored, and we set high standards for the training and support given to agency staff to ensure that every interaction reflects our values of kindness and respect.

### Fundraising Standards

We subscribe by annual levy to the Fundraising Regulator and uphold the standards of the Code of Fundraising Practice. We are not aware of any failures to comply with the standards of any regulatory body. In addition, we are members of the Data and Marketing Association and corporate members of the Chartered Institute of Fundraising. As such, we uphold the highest levels of compliance and fundraising standards.

### Fundraising on Our Behalf

Where individuals or organisations offer to fundraise on behalf of The Salvation Army, we ensure that a contract or agreement is in place and that the relationship, performance, and delivery are overseen either locally or centrally. This oversight helps us ensure that all fundraising conducted in our name is aligned with our ethos and values.

### Monitoring Fundraising

We continually update and strengthen our internal processes and policies to ensure the highest ethical standards in accepting and processing donations. Salvation Army officers and corps treasurers monitor fundraising carried out locally by members of the congregation and volunteers. Any donation in excess of £25,000 from a single source or related sources is reviewed and assessed by headquarters in line with our donations acceptance policy.

### Complaints

We received 100 complaints about our fundraising, compared with 121 in 2023/24. While this represents a very small proportion of our overall supporter interactions, we treat every complaint seriously and view them as an opportunity to learn and improve.

All complaints are handled in line with our Complaints Policy, which reflects the standards set by the Fundraising Regulator and is available publicly on our website. We aim to acknowledge all complaints within three working days and resolve them within ten working days.

This year, the main themes were:

- Frequency of communications
- Dislike of fundraising method
- Content of campaign

Other complaints were more isolated in nature, relating to fulfilment, permissions, addressing accuracy, and tone of appeals.

#### **Actions Taken**

- Refreshed training and monitoring to ensure communication frequency reflects supporter preference.
- Reviewed the use of specific fundraising methods and provided additional guidance to staff and volunteers.
- Strengthened campaign content sign-off processes to ensure clarity and alignment with our values.
- Improved fulfilment oversight and coordination to minimise errors or delays.

Trustees receive an annual update on fundraising complaints, and Directors are briefed quarterly on complaint trends and actions taken, ensuring ongoing compliance with Charity Commission guidance and the Code of Fundraising Practice. The consistently low level of complaints reflects the sincerity of our approach and the confidence placed in us by supporters.

#### **Protecting People in Vulnerable Circumstances**

As a church and charity working with some of the most vulnerable and marginalised people across the UK, we take the protection of people in vulnerable circumstances very seriously. We have a dedicated policy, created in collaboration between our fundraising, supporter care, and compliance teams, to ensure all donors are treated fairly, sensitively, and respectfully.

We provide tailored training for fundraising staff to ensure this policy is understood and put into practice. Because we do not currently use external ‘professional fundraisers’ to fundraise on our behalf, we retain direct control of how appeals are conducted.

Our supporters make an essential contribution to the life and work of The Salvation Army. The relationship we have with them is precious, and our behavioural values of integrity, accountability, compassion, and respect guide every interaction.

#### **Our centralised fundraising programmes**

##### **Individual Giving**

We continue to generate significant sums from both our existing, loyal donor base and from new supporters. This year, we inspired over 96,000 new donors to support our work through our centralised appeals programme for the first time. To ensure continued growth, we expanded the team, onboarded new suppliers, invested in data insight, and introduced new activity. Our biggest project was the launch of a multi-channel campaign to recruit new regular givers. We have worked hard to engage and steward our existing supporters by taking on-board supporter feedback, optimising supporter journeys, and testing more personalised messaging. Our Christmas appeal remains as our flagship campaign, and we were thrilled by the continued generosity of our supporters and the general public.

##### **Appeals to the public**

Despite the continuing difficult economic environment, we saw incredible generosity towards The Salvation Army. We received a total of £78.9 million in donations from the public, secured by national and centrally co-ordinated fundraising activities, about which we share a little more detail below. As noted above, in addition, approximately £17.7 million was raised locally by individual Salvation Army corps.

We know times are tough for all, so we are incredibly grateful that our supporters and the general public continued to give so generously. Total public and supporter donations in response to our national appeals programme came to £52 million. This figure is up on the previous year - we are sincerely thankful.

Our national Christmas Appeal remains a key moment in our fundraising activity, raising an incredible total of £21.7m and recruiting 96,000 new supporters.

### **Church fundraising drives**

We support Salvation Army corps to raise funds in their local communities, helping them strengthen their mission and impact. A key part of this is through The Big Connection Appeal, which brings people together to give and support our social work. This year, we've also piloted a new regional role (see below), designed to provide corps with more hands-on fundraising support – from appeals and events to developing new initiatives – so they can flourish and grow their community presence.

### **The Big Connection**

In 2024, we introduced a new name for the territory's annual appeal: The Big Connection (previously known as The Big Collection). It may have looked like a subtle name change but it signified a shift in focus. We encouraged salvationists to reach out and connect with their communities. Raising funds to support our mission has always been our goal, now engagement is an important part of that gift too. Here are some examples.

Making connections... in Carmarthen, Tenby and Haverfordwest...

As well as collection tins, the corps raised funds through putting on concerts and events. Their fish and chip suppers included added fun of a quiz. Corps officer Lieutenant Jamie Jones highlights the connections made during these suppers: 'We invite all our volunteers and celebrate them that evening. Their families come to celebrate too.'

### **Self-Denial Appeal**

Our annual event saw Salvationists coming together to do something really simple. Through the Self-Denial Appeal they went without something to support The International Salvation Army. And they raised **over £1 million** towards this vital work.

### **Helping Hand Appeal**

The Helping-Hand Appeal is a Salvation Army congregation-based appeal which was the inspiration of Colonel Olive Booth during the Second World War. Today it is run annually in collaboration between the Family Ministries Department and International Development UK.

Each year, the theme rotates between anti-trafficking, clean water, food security and gender justice. The money is used specifically for things such as drilling boreholes, agricultural training, awareness raising and vocational skills training.

The 2025 appeal's focus was on food security. Specifically, it focussed on stories from The Salvation Army's Raising Champion Farmers project in Zimbabwe, which aims to strengthen the resilience of farmers in the face of an increasingly unpredictable climate.

### **Church & Community Fundraising Pilot**

Launched in September 2024 in the South East and Yorkshire & Humber divisions, the pilot was designed to strengthen local fundraising and enable corps missions to flourish. In its first year, support has ranged from Christmas appeals and summer camps to bigger initiatives – including raising funds for a new community outreach vehicle in Ebbsfleet, which now helps the corps connect with isolated communities. Another project supported the launch of a coffee shop that doubles as a training space and community hub. Alongside these

successes, the pilot has introduced fundraising drop-ins and a new “fundraising opportunities form,” giving corps practical, tailored advice. By September 2025, it had secured **£59,187** in funding while building valuable insight into how best to unlock local fundraising potential.’

### **Individual fundraising efforts**

Thousands of individuals put their time and energy into supporting us across the UK. While we cannot mention everyone here, we give a flavour of their determination and ingenuity.

#### **Jumping for freedom!**

Two survivors of modern slavery joined Team Sally Army to skydive to help other survivors.

One of them was Fauzi. He was tricked into leaving home by false promises of well-paid work to support his family in Uganda. He found himself forced to work in factories and construction sites with no breaks and his wages and documents withheld.

The Army provides specialist support for all adult victims of modern slavery in England and Wales. With our help, Fauzi now lives in a safe house where his support worker is helping him to rebuild his life.

‘The Salvation Army has provided me with a sense of purpose, community, and support. I want to skydive because I believe in their mission of helping those in need.’ Fauzi

#### **Pedal power**

In June 2024, footballing legend Les Ferdinand joined Team Sally Army for the London to Brighton cycle challenge. Other intrepid riders included Roy and Ricky who also tackled the 55-mile challenge.

#### **Optimism of youth**

Eight-year-old Teddy, with help from his school and The Salvation Army charity shop in Mexborough, donated 33 sleeping bags and £350 to support people facing homelessness in Sheffield.

Teddy’s headteacher said: ‘As a member of our pupil parliament, he has shown exceptional empathy and dedication.’ Teddy presented the donations to Chaplain Paul Huggins.

### **Role of our vital volunteers**

Volunteering with The Salvation Army helps us to make a difference to the lives of some of the most marginalised and underprivileged people. Volunteering is the beating heart of the Salvation Army, with many thousands of people freely giving their time and energy during the year.

Many volunteers are the heart of many small corps and community activities. As they provide a familiar face at the church hall, cafe, food bank etc. The work is vital because it allows the human touch through faith supporting the corps activities.

We provided advice and training on volunteer recruitment and management to help corps and centres make the most of the benefits of volunteering.

We also started to implement a national database, called Rosterfy, to help introduce significant efficiencies. The outcome will save us time and money and ultimately enhance our capacity to manage and engage our volunteers effectively.



### **Volunteers Week - 3 to 9 June 2024**

During the year, volunteers helped us keep The Salvation Army's vital community services running. It included helping in our charity shops, providing friendship and care to older people, cooking meals for people forced to live on the streets, supporting survivors of modern slavery, running baby banks and much more.

Lydia Kibaara, Volunteer Manager at The Salvation Army said: "As we mark Volunteers' Week we want to say a huge thank you to all the wonderful volunteers who give up their time to help The Salvation Army support the most vulnerable people in our society and help us deliver our mission to love God and love others'.

### **Volunteers' voices**

Below, we meet some of our volunteers and hear how they have contributed so greatly to our cause in many ways.

#### **Wetherby**

For the last 20 years, Pat, 77, had sold War Cry - The Salvation Army's official magazine at Wetherby markets. Last year was no different. She said volunteering has really helped confidence.

She said: "I am here come rain or shine, I hide under a shelter if the weather is bad or I will go in the café because people know I am there, everyone knows where to find me. I can see myself doing this forever."

#### **Guildford**

Source: <https://www.salvationarmy.org.uk/news/salvation-army-thanks-volunteers-spreading-christmas-cheer-0>

For the third year running, volunteers from National Highways helped pack food parcels for families and individuals in need.

Tom Harding, Programme Support Manager for Major Projects Southeast said: 'Since we've come along to help, I think The Salvation Army has been able to scale up their operations with the number of bags they can pack and the number of people they can help. As a company, we're not just here to build roads. We like to help in our local area and this really speaks to that.'

#### **Edinburgh**

Source: <https://www.salvationarmy.org.uk/news/age-just-number-say-married-volunteer-couple>

Salvation Army volunteers Mary and Martin Dore, 82 and 86 respectively, marked nine years of selfless service at the church and charity's foodbank in the Gorgie area.

Mary and Martin handed out food parcels and provided a listening ear to struggling families and individuals. The couple have no plans to slow down and say helping others is their way of putting their faith into action.

Martin said: 'We can help direct them to different support, such as The Salvation Army's Debt Advice Service, which provides valuable help to enable people to get their lives back on track.'

## Major Donors

The team secures donations from generous supporters able to make substantial individual donations and raised £2.38 million, or £2.73 million including Gift Aid, surpassing their original target of £1.5 million by £880,000 (£1.23 million with Gift Aid). One standout gift was a generous £100,000 donation to the Women's Refuge Centre in Shepherds Green, supporting vital work with women in crisis.

## Grant-Making Trusts and Foundations

During 2024/2025, we received over £2.6 million from 641 charitable trusts and foundations and these donations supported over 157 Salvation Army Divisions, Corps and Services across the 4 nations of the UK.

We are very grateful to every trust and foundation that supported our work during this period. The grants we receive support both capital and revenue projects and help thousands of people. These projects include debt advice services, anti-trafficking and modern slavery projects, lunch clubs, toddler groups, young people's work and homelessness and addiction services.

Our Dunbar Debt Advice Service is just one example of a project which was fully funded by philanthropic donations in 2024/25. The service provides vital support to people who are struggling with the physical and emotional constraints of debt. Increased community need and demand meant that this service needed to be expanded and required a Debt Advice Co-ordinator to run the service and support the growing number of volunteers. Our trained advisors provide personalised support to help each person manage their finances, reach the root cause of their situation and relieve the pressure of debt.

## Corporate Partnerships

A standout contribution was a Christmas donation of £120,000 from Kirstall Ltd, which helped us fund the Ebbsfleet Mobile Space project which brings vital services directly to where people live, work and gather. The mobile space will provide a welcoming environment for community support, advice, activities, and pastoral care. Housed within an exhibition vehicle, the space is set to hit the road in Spring 2026, mobilising community engagement in a fresh and impactful way.

Our ongoing partnership with The Entertainer once again brought joy to thousands of children during the festive season. Through this collaboration, over 4,500 toys were delivered to nearly 2,000 children, ensuring each child received at least two to three presents, making their Christmas truly special. Additionally, The Salvation Army Social Work Trust launched a new £60,000 partnership with Uber. This partnership aims to enhance the mobility of beneficiaries from our Employment Plus and Homelessness services, supporting their journey towards sustainable employment.

Other generous donations included £50,000 from Electro Detectors Ltd, £25,000 from Wallace Contracts (NI) Ltd, and £25,000 from Savills Plc. As part of their ongoing partnership with the Steps to Work programme at Strawberry Field, Ford Philanthropy also generously donated.

We are deeply grateful to all our corporate partners for their continued support, which plays a vital role in advancing our mission and reaching more communities in need.

## Legacy and In Memory

Legacies are a vital source of income for our work supporting marginalised and vulnerable people in communities all over the UK. We received a total of £84.4m (£66.9m unrestricted

and £17.5m restricted) in legacies last year, an increase of £0.1m compared with legacy receipts in 2023/2024. This means that 24 per cent of our total income is made up of legacy gifts from our existing supporters and members of the public with a connection to our cause

Promotion of our free Will writing services resulted in almost 900 more amazing supporters choosing to include The Salvation Army in their Will. One supporter told us “If we can do a little to help somebody else, it would be worthwhile. The Salvation Army is a consistently helpful presence in the world, worthy of support from those who have the means to give”. Activity over the year generated a fantastic £27m in future income which will ensure we can meet the increasingly complex needs of society in years to come.

Donations made in memory of a loved one are also hugely appreciated and kind donors made donations directly and through collections made by funeral directors, contributing £557,000 in 2024-25.

We are hugely grateful to everyone who chooses to pledge to leave a gift in their Will or make an in memory donation in support of our work.

## **LOOKING FORWARD WITH AMBITION AND COMMITMENT**

As a church and a Movement, we live in the communities we serve. We understand the problems and the symptoms that affect everyday life. We understand the wider issues that impact our society, such as homelessness, addictions, slavery, and the importance of employment. We are committed to putting faith into action and doing something.

That is why we are such an agile, responsive, and constantly evolving and adapting organisation. This report has illustrated how we responded afresh in 2024/2025.

Looking ahead, we will continue to adapt and innovate to meet current and new needs. A critical feature as we move forward is to do whatever we can to enable our front line, or local mission delivery as we call it, to flourish. With effective resourcing, support and oversight, our continuing intention is to enable this ‘flourishing’ of the mission of The Salvation Army locally.

We will continue to provide essential funding for our corps and community centres to enable them to innovate, develop and continue to meet needs that are not being met.

We will continue to support The Salvation Army Social Work Trust to enable it to provide the best possible support for people in our residential centres and those who engage with or are referred to us for support and, in the case of modern slavery and human trafficking, protection and a fresh, safe new start.

We will continue to ensure local mission is supported from our territorial and divisional headquarters in the ways it needs to ensure effective, efficient, and compliant ministry, including financial controls, safeguarding, safe mission (health and safety), staff development and training and effective procurement.

We will continue to build on the work of the Structural Co-ordination and Design Project by maintaining a culture of continual improvement across the territory with a real commitment to address any organisational issues that are obstacles to enabling local mission to flourish.

We will continue to invest in funds that allow innovation and will continue to invest in our fundraising to ensure we have a stable and sustainable future to serve our communities.

With changes in society, we will look at how we can ensure that we are encouraging different forms of church leadership and membership so we can move with the times but maintain our distinctive ethos.

Above all, we commit to ensuring a meaningful presence across the UK, to making a difference in people's lives in practical and spiritual ways. Our commitment to 2025 and onwards is to continue to strive to deliver our vision: 'Fullness of life for all with Jesus'. That is our driving force and our goal, and that vision sets the strategic direction for each of our corps and community centres and directs the support that our territorial and divisional headquarters will provide.

## GOING CONCERN

Salvation Army Trust, like other charities has continued to weather the financial impact of global economic factors, particularly the high inflation rates on our cost base plus the related cost-of-living crisis. At the time of writing, inflation in the UK is 3.6%. The Bank of England projects that inflation will fall to around 2% by mid-2026, but this remains a watching brief with the current instability arising through the trade tariffs being imposed by the USA and the global political unrest. With the current interest rates, reducing at a much slower pace, unemployment is expected to increase as the economic growth forecast is expected to decrease. The organisation anticipates that the economic environment will continually be challenging especially against the backdrop of the current socio-economic and socio-political climate.

Financial projections and other supporting financial models that detail potential financial impacts of this economic environment upon The Salvation Army Trust, as well as furthering the scenario planning to assess the potential short-, medium- and long-term financial implications of other risks and opportunities. However, this is currently undertaken on a lower-level scale.

Looking ahead, we plan to better utilise the financial reserves to support the organisation and where necessary invest in strategic priorities. This financial year 2024-25 saw us continuing to spend on our strategic aims. The closing unrestricted reserves were £361m (2024: £371m) and the cash and bank balances were £24m (2024: £89m) due to the movements in operational working capital. Based on cash flow forecasts prepared covering the period to 31 March 2027, the directors have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements and are not aware of any material uncertainties that may adversely affect the organisation. Accordingly, the financial statements will continue to be prepared on the going-concern basis.

## MODERN SLAVERY AND ANTI HUMAN TRAFFICKING STATEMENT

As The Salvation Army in the United Kingdom and Ireland Territory we hold a zero-tolerance stance on acts of modern slavery and human trafficking and on any breach of our Ethical Policy and will not condone any such action by our contractors, suppliers, or consultants. We take this issue very seriously and are committed to preventing acts of modern slavery and human trafficking from occurring within our supply chain. Our Procurement Ethical Policy is integral to all supplier contracts and sets out the overall standards surrounding human rights, child labour, discrimination, corruption, bribery or other financial impropriety, legal compliance, and ethical conduct with which our suppliers must comply.

A Supplier Ethical Declaration is referenced in the standard purchase terms and conditions of The Salvation Army and compliance is a contractual requirement for all suppliers operating under these standard terms and conditions. In addition, all suppliers and contractors submitting tender responses must confirm their agreement and acceptance of the terms and conditions and sign the ethical declaration and apply these standards to their own supply chains.

Our Procurement Unit continually reviews its supply base, examining suppliers in those areas that represent the highest risk of modern slavery, particularly in spend areas relating to temporary labour, cleaning, catering, linen, branded goods and building services. Where possible, trade and industry best practice standards are used as the benchmark and The Salvation Army has adopted the use of Constructionline for tendering and selecting building suppliers.

Due to the importance of training and education in the fight against modern slavery, the Procurement Unit has partnered with Stronger Together to deliver training to members of its team on identifying potential victims of modern slavery. All members of the Procurement Team complete the Chartered Institute of Purchasing and Supply ethical procurement assessment annually.

The Procurement Team holds regular Helping The Salvation Army Buy Better training seminars for stakeholders where ethical supply chain issues are covered. The Procurement Team has also hosted a supplier conference with a specific focus on providing education on combating supply chain labour abuses. The commitment to ensuring ethical supply chain standards is also embedded in the recently adopted Salvation Army Fiscal Stewardship Principles and the Procurement Unit will be asked to report on compliance with these standards regularly.

## STREAMLINED AND ENERGY CARBON REPORTING (SECR) STATEMENT

At the Salvation Army Trust (SAT) we recognise that climate change represents a significant global threat.

We recognise that we need to reduce our operational energy use and carbon emissions, and we have set ourselves some challenging targets to achieve this. We are pleased to report our progress in this area over the last year.

### Targets

Our carbon reduction targets for the operational emissions included in this report are:

- 50% reduction by 2030 (from a 2019/20 baseline)
- Net zero by 2040

What do we mean by net zero? We will reduce our emissions by at least 90%, in line with the criteria of the Science Based Targets Initiative's Net Zero Standard.

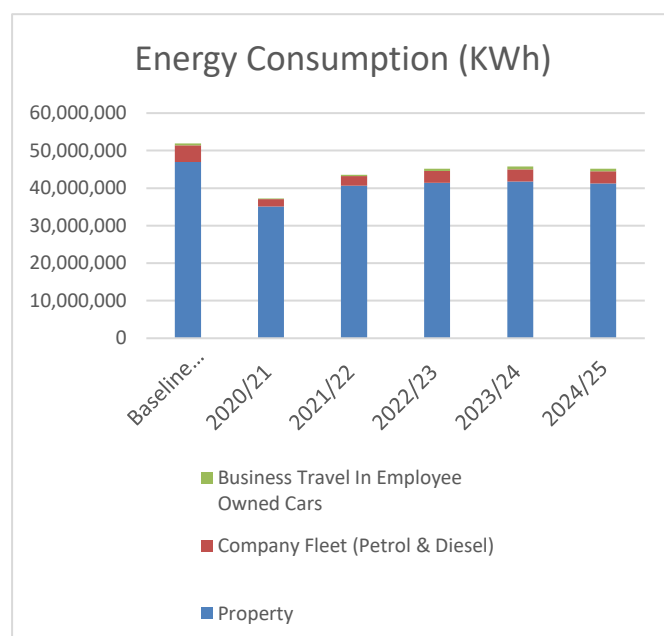
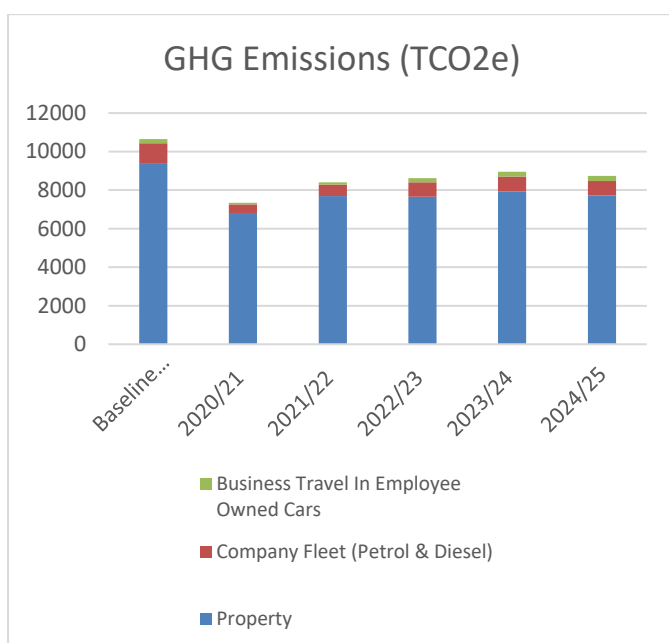
We have also calculated our wider indirect carbon footprint and set a target to reduce those emissions to net zero by 2040. Further details are included in our Net Zero Strategy 2040.

### Reporting Methodology

This report has been prepared in accordance with the Streamlined Energy and Carbon Reporting Guidelines (SECR) 2019, the Greenhouse Gas Reporting Protocol Corporate Standard and ISO 14064-1. To convert activity data into carbon we have used the 2025 UK Government's Conversion Factors for Company Reporting.

### Greenhouse gas emissions and energy use data

Tonnes CO <sub>2</sub> e							KWH					
Scope 1 (Gas, Petrol, Heating Fuel)	Baseline						Baseline					
	(2019/20)	2020/21	2021/2	2022/2	2023/2	2024/25	(2019/20)	2020/21	2021/22	2022/23	2023/24	2024/25
Property	6,692	5,150	5,963	5,533	5,302	5,481	36,397,018	28,009,598	32,553,522	30,367,641	29,044,689	29,636,507
Company Fleet (Petrol & Diesel)	1,031	460	606	742	771	746	4,356,201	1,941,575	2,559,025	3,214,342	3,302,194	3,239,647
Total Scope 1	7,723	5,610	6,569	6,275	6,073	6,227	40,753,219	29,951,173	35,112,547	33,581,983	32,346,883	32,876,154
Scope 2 (electricity, grid average)												
Property	2,714	1,655	1,725	2,132	2,629	2,241	10,616,404	7,098,727	8,125,323	11,025,751	12,694,481	11,598,822
Total Scope 2	2,714	1,655	1,725	2,132	2,629	2,241	10,616,404	7,098,727	8,125,323	11,025,751	12,694,481	11,598,822
Scope 3												
Business Travel In Employee												
Owned Cars	208	75	110	221	261	271	571,386	208,605	300,165	603,879	710,105	722,608
Total Scope 3	208	75	110	221	261	271	571,386	208,605	300,165	603,879	710,105	722,608
Total (Grid Average)												
Intensity Ratio												
(Tonnes CO2e per employee)	4	3	4	4	4	4						
Total energy Consumption							51,941,009	37,258,505	43,538,035	45,211,613	45,751,469	45,197,584



**NOTE: Fleet emissions is now divided into Fleet Vehicles and Grey Fleet (Employee-Owned Cars)**

Our total energy consumption has decreased by 13% compared to our 2019/20 baseline. Total carbon emissions have reduced by 17.9% and our intensity of Tonnes CO2e per employee by 18.7%.

We have made good progress reducing carbon emissions from our properties and from business travel.

## Progress by area

### Property

- Compared to 2019/20 baseline: 12.3% decrease in energy consumption and 17.9% reduction in carbon emissions.
- Compared to prior year: 1.1% decrease in energy consumption and 2.2% decrease in carbon emissions.

### Actions:

- **Energy efficiency:** we plan to undertake a full energy efficiency upgrade of 40 buildings as part of our Carbon Management Plan 2024-27
- **Renewables:** 46 of our properties currently have roof mounted Solar PV systems providing clean renewable energy and we are currently installing an additional 34 in the next twelve months.
- **Reducing fossil fuel use:** Currently most of our properties have fossil fuel-based heating systems with a small number of electric heat pumps. However beginning this year, we are starting a programme of energy retrofits to about 36 of our properties over the next year which will include switching heating systems over to low carbon alternatives.

### Fleet

- Compared to 2019/20 baseline: 25.6% reduction in energy consumption and 27.6% reduction in carbon emissions.
- Compared to prior year: 2.4% increase in energy consumption.



**Actions:**

- **Reducing fossil fuel use:** We continue to encourage the take-up of electric company cars, and we recently added EV and PHEV vehicles to our employee company car list. Currently we have 15 EV and PHEV on order and this trend will continue to increase.
- **Reducing travel:** We are actively encouraging more sustainable travel and recently updated our Travel policy to have a more sustainable travel focus.

**Colleague engagement.**

Engaging our staff and volunteers on this agenda is very important to us. We actively encourage our Corps to sign up to the Eco Church Scheme. This is a Sustainability scheme for religious buildings in the UK that supports and certifies against good practise around buildings, green spaces and lifestyle. Currently about 11% of our Corps are members and we have target of 80% of corps to sign up by 2028.

We are currently developing a Care for Creation training module that will be rolled out early next year for both current and new staff and Officers.

We provide updates throughout the year through our intranet, weekly internal newsletters and articles in our Salvationist Magazine.

**Wider strategy**

<https://www.salvationarmy.org.uk/sites/default/files/resources/2025-08/TSA%20Carbon%20Management%20Plan-2024-2027.pdf>

This report covers a small part of our sustainability and carbon reduction programmes Read more about the work we are doing in our Net Zero Strategy 2040 and Carbon Management Plan 2024-27.

## REVIEWING FINANCES

The Accounts have been prepared in accordance with the Charities SORP and Financial Reporting Standard 102 (FRS 102).

Our main sources of income are as follows:

	2025 £m	2024 £m
Legacies	84.4	84.3
Donations from the public	78.9	73.4
Donations from members	17.7	17.7
Grants	4.4	4.2
Trading income	115.4	112.7
Investment income	9.1	12.5
Other income	28.4	22.5
	<u>338.3</u>	<u>327.3</u>

### Voluntary Income

Voluntary income (including legacies, donations and grants from trusts and foundations) represents 54% of our total income and we continue to be deeply and sincerely grateful to the individuals who have remembered us in their wills, which is a crucially important, sustaining income stream. Donations from members represent the weekly or planned giving by soldiers and other members of The Salvation Army to their local Salvation Army corps (church).

### Trading Income

Trading income comprises:

- Corps trading activities, mainly charity shops (£13.0 million). Net trading income is £5.6 million, compared with net trading income of £5.9 million in 2024.
- Income of trading subsidiaries: The Salvation Army General Insurance Corporation (£25.0 million) and The Salvation Army Trading Company (£88.9 million). There has been a decrease in net trading income with a deficit of £0.8m down from a surplus of £1.3m in 2024.

### Other Income

The increase between 2024 and 2025 primarily relates to gains on properties disposed in year 2025 of £22.6m (2024 £18.3m).

Expenditure has increased from £308.9 million to £338.0 million. Cost of trading activities has increased in part due to supporting the increased income generation channels and primarily the increase is due to inflationary pressures. Church and evangelism programme costs have increased because of increased direct costs as well inflationary pressures.

	2025	2024
	£m	£m
Cost of raising donations and legacies	23.8	19.7
Cost of trading activities	122.4	111.0
<b>Total cost of raising funds</b>	<b>146.2</b>	<b>130.7</b>
Charitable activities:		
Church and evangelism programmes	69.1	64.4
Community programmes	71.5	64.3
International programmes	5.7	8.9
Training programmes	9.1	7.7
Youth and young people's programmes	4.2	3.1
Grant to Social Work Trust	26.3	29.7
<b>Total charitable activities</b>	<b>185.9</b>	<b>178.1</b>
Financing Activities	(0.3)	0.1
<b>Total expenditure</b>	<b>331.8</b>	<b>308.9</b>

#### **Costs of Raising Donations and Legacies**

This represents the costs of our central Fundraising Department and the cost of our appeals and other costs associated with raising funds.

#### **Church and Evangelism Programmes**

This represents Christian worship and the teaching and promotion of the Christian message at our corps, regionally and nationally.

#### **Community Programmes**

Programmes organised by our corps to meet the needs of their local community are increasing in scale and diversity and are described elsewhere in this report.

#### **International Programmes**

This represents grants to The Salvation Army International Trust, overseas projects funded by the UK Territory and the costs of the International Development Unit.

#### **Training Programmes**

This represents the costs of William Booth College which trains people to become Salvation Army officers and runs education and learning programmes for employees and officers.

#### **Youth and Young People's Programmes**

This represents national programmes including The Salvation Army's work with young people and young adults.

### Grant to The Salvation Army Social Work Trust

This represents the financial support provided to our social programmes for those in need. This includes work with the homeless, older people, unemployed people, and victims of human trafficking.

Net income, which includes gain on investments of £5.7 million (2024: £29.0 million), was £12.1 million (2024: £47.4 million).

Total funds as at the year-end were as follows:

	2025 £m	2024 £m
Endowment funds	16.5	17.3
Restricted funds:		
Property fund	367.1	352.2
Corps funds	56.0	55.4
Legacy reserves	96.1	89.7
Trust funds	2.1	2.5
Specific donations	14.6	13.1
	535.9	512.9
Unrestricted funds:		
Designated funds	290.2	268.4
General reserve	70.3	102.2
	360.5	370.6
Total funds	912.9	900.8

### Endowment Funds (see Note 21 to the accounts)

The endowment funds are represented by investments in William Leech (Investments) Limited and in the Common Investment Funds and the movement is due to the overall increase in market value of those investments. The capital value of the funds is retained but the income is applied to fund our work.

### Restricted Funds (see Notes 22 & 23 to the accounts)

The property fund represents property assets owned by The Salvation Army for operational purposes and hence is not available for expenditure. Corps funds represent funds generated by corps. These are restricted for use in their local area. Other restricted reserves represent funds given by donors for specific purposes.

### Unrestricted Funds (see Note 24 to the accounts)

Designated funds are set aside by the directors for specific purposes, principally the acquisition of officers' quarters and major maintenance work on the property portfolio. Salvation Army officers (active and retired) are provided with accommodation. Funds have been set aside to enable the purchase of suitable properties as they are required. Funds have also been set aside to fund the work required on corps properties as part of our continuing planned maintenance rolling five-year programme. Funds are also designated to finance new mission initiatives, fund Field Service Training and various approved standalone programmes. All designated reserves are reviewed annually for obsolescence with surpluses being transferred back to general reserves.

### Unrealised gains

These are gains and losses because of market value fluctuations which have not yet been realised.

### **General reserve**

This represents funds which are freely available for the general purposes of the charity.

## **RESERVES POLICY**

We rely on donations, legacies, and grants to fund our activities. These can be uncertain and fluctuate from year to year. They represented 54 per cent of our total income for the year ended 31 March 2025. We need reserves to ensure that the operation of our church and community programmes can continue in the event of fluctuations in voluntary income and unexpected expenditure. We also want to be able to provide for the new and innovative opportunities that may appear to further the mission of The Salvation Army Trust.

The total value of funds held as at 31 March 2025 was £913m (2024: £901m). There are restricted reserves of £536m (2024: £513m), unrestricted reserves of £361m (2024: £371m), and endowment reserves of £16m (2024: £17m).

The unrestricted funds include general reserves, designated funds, and non-charitable trading funds. General reserves are utilised to fund the day-to-day needs of The Salvation Army. These were £70m as at 31 March 2025 (2024: £102m). The designated funds are unrestricted but set aside by the directors for specific purposes, £290m (2024: £268m). Included within general reserves are non-charitable trading funds totalled £21.5m (2024: £22.3m). Therefore, the Charity Free Reserves are £49m (2024: £80m).

Charity Free Reserves at £49m is within the target range of £34.6m to £57.5m. The target range is modelled looking at risk factors associated with the various income streams. The risk factors are considered annually and duly reflected in the annual Reserves Policy. Like other charitable organisations, we are facing increased costs in delivering our missional activities and supporting vulnerable people within our society from high inflation as well as a challenging fundraising environment as the cost-of-living crisis continues to bite. Free Reserves at the higher end of the range is prudent given the current economic situation. The Trustees review the reserves policy on an annual basis taking account the changing internal and external risk factors.

## **INVESTING FOR THE FUTURE**

The charity holds its investments in The Salvation Army Common Investment Funds. These funds were set up under Schedule 2 of The Salvation Army Act 1980 to act as common investment schemes for certain Salvation Army Trusts.

The Salvation Army Common Investment Fund (No 1) consists of permanent endowments which are restricted by the wishes of the donor. In most cases the income is to be used for restricted purposes. The Salvation Army Common Investment Fund (No 2) is operated for those Salvation Army Trusts without permanent endowments. Both funds are managed by The Salvation Army Trustee Company. Cazenove Capital Management manages CIF1 and 50 per cent of CIF2, while Sarasin & Partners LLP manage 50 per cent of CIF2.

The funds are subject to The Salvation Army Act 1980 and the following guidelines:

- the principal aim is to invest in a manner consistent with the promotion of the objects of The Salvation Army;

- investments should be made on longer-term considerations rather than in the pursuit of short-term gains;
- investments may be held in stocks, shares, debentures, and other securities quoted on a recognised stock exchange, in government, municipal and public utility stocks and in bank deposit accounts;
- investments may be made in collective investment schemes, including those holding real estate assets;
- no direct investment may be made in unquoted securities in the UK or overseas
- there will be no investment in companies which derive a material amount of their revenues (% indicated) from the following activities:
  - the production of alcohol (5%)
  - the sale, together with any production, of alcohol (10%)
  - the production of tobacco (5%)
  - the sale, together with any production, of tobacco (10%)
  - the manufacture of whole weapons, weapon platforms and weapon systems (no minimum limit)
  - the manufacture or sale of strategic parts for weapons systems (10%)
  - the business of gambling or providing access to such businesses (5%)
  - the production of adult entertainment services or providing access to such services (1%)
  - the publication or wholesale of pornographic magazines or newspapers (1%)
- investment managers are expected to exclude companies whose activities might be expected to increase poverty or act against the relief of poverty. The investment managers are required to monitor companies in the portfolios to ensure best practice in corporate governance, employment conditions and environmental sustainability.

The Funds' benchmark and ranges of distribution are as follows:

Asset Class	Benchmark	Range
	%	%
Equities:		
Global	100	+/-10
Bonds	0	+10
Cash	0	+10
	100	

The aims and objectives of the Common Investment Funds are as follows:

#### CIF1

Fund strategy is:

- to preserve the value of the fund, adjusted for real inflation
- to maintain a steady annual income stream

The performance objective of the Fund is to achieve an annual total return which exceeds the composite benchmark below by at least 1.25 per cent per annum, gross of fees, measured over rolling three-year periods, commencing 1 January 2011.

Asset Class	Performance Benchmark
UK Equities	FTSE All-Share

Europe (ex UK) Equities	FTSE All World Developed Europe (ex UK)
Emerging Markets Equities	FTSE All World Emerging Markets
Asia Pacific Equities	FTSE All World Developed Asia Pacific
United States Equities	S&P 500
Property	AREF/IPD UK Quarterly All Balanced Property Fund

## CIF2

The Fund strategy is to aim for capital growth rather than income. The performance objective of the Fund, excluding cash and gilts under lien, is to achieve an annual total return which exceeds the composite benchmark below by at least 1.25 per cent per annum, gross of fees, measured over rolling three-year periods commencing 1 January 2011.

Asset Class	Performance Benchmark
UK Equities	FTSE All-Share
Europe (ex UK) Equities	FTSE All World Developed Europe (ex UK)
Emerging Markets Equities	FTSE All World Emerging Markets
Asia Pacific Equities	FTSE All World Developed Asia Pacific
United States Equities	S&P 500
Property	IPD UK Property
Cash and gilts under lien	FTSE Gilts under 5 years

Performance for the year compared to the benchmark was as follows:

	CIF1	CIF1	CIF1	CIF2	CIF2	CIF2
	2025	2024	2023	2025	2024	2023
	%	%	%	%	%	%
Annual total return (gross of fees)	(0.7)	16.9	4.0	(0.9)	14.4	1.1
Benchmark return	4.9	20.6	(2.6)	0.8	20.6	(2.6)

The performance is being monitored on a regular basis through discussions with the respective investment fund managers.

In absolute terms the performance of the Common Investment Funds for the year was as follows:

	CIF1	CIF1	CIF1	CIF2	CIF2	CIF2
	2025	2024	2023	2025	2024	2023
	%	%	%	%	%	%
(Decrease)/Increase in capital value of fund	(0.5)	18.6	2.9	(0.7)	12.8	-0.1
Average net income return	0.7	1.37	0.5	0.8	0.8	0.7



## STRUCTURE, GOVERNANCE AND MANAGEMENT

The United Kingdom and Ireland Territory is under the command of a Territorial Commander, appointed by the General and responsible to him/her for the day-to-day administration of Salvation Army work throughout the British Isles, including the Channel Islands, the Isle of Man, and the Republic of Ireland.

The Salvation Army's assets in the United Kingdom are held by The Salvation Army Trustee Company (SATCo), a company limited by guarantee, registered in England (No 00259322) with its registered office at 1 Champion Park, London SE5 8FJ. The governing document of The Salvation Army Trust is The Salvation Army Act 1980, as amended. Under Section 12(1)(a) SATCo is appointed as the sole ordinary trustee of the trusts listed in Schedule 5 to that Act.

The two main trusts under which The Salvation Army operates in the United Kingdom are:

- The Salvation Army Trust, whose accounts are contained in this Report; and
- The Salvation Army Social Work Trust, Charity Registration No 215174 in England and SC037691 in Scotland.

### Connected Trusts

SATCo is the trustee of a number of connected charitable trusts which are concerned with specific aspects of the Army's work.

#### The Salvation Army Social Work Trust

Governing instrument: Deed Poll dated 30 January 1891, and a supplementary deed dated 26 March 1969. Charity registration No 215174 in England and SC037691 in Scotland.

The objects of The Salvation Army Social Work Trust are to promote the charitable work of The Salvation Army, as SATCo shall think fit, in one or more of the following ways:

- the relief of poverty, sickness, suffering, distress, incapacity, or old age
- the advancement of education
- training in Christian and moral principles
- the assistance of those in need of protection

#### William Booth Memorial Trust

Governing instrument: Trust Deed dated 19 September 1921. Charity registration No 312882.

The purpose of this Trust is the establishment, maintenance, and operation of a college for the instruction and training of men and women for service as officers of The Salvation Army and others involved with or interested in the mission of The Salvation Army.

## RISK MANAGEMENT

The Salvation Army identifies, assesses, and manages risks that could impact its activities so it can better achieve its objectives, comply with relevant laws and regulations, and safeguard its funds and assets.

The Board (SATCo) has ultimate responsibility for overseeing risk management, in accordance with Charity Commission guidance (CC26). The Risk Management Committee (RMC) directs an enterprise-wide risk management programme to inform decision-making and ensure effective procedures to identify and evaluate risks and implement effective controls.

The RMC considers the most recent developments in the most significant risks, while also prioritising broader developments to The Salvation Army's approach to risk management. Current plans include promoting a deepening appreciation of the complexities of risk management within a wide-ranging structure, the importance of metrics to inform risk management and the implications of macro and global risks that may have consequences for the organisation.

Risk management operates through a top-down review by the RMC and bottom-up review by individual functions, enabling the identification and prioritisation of key and emerging risks. This enables site and service-specific concerns to be identified and managed, while retaining high-level oversight and assurance of the most significant risks facing the organisation. The RMC reports to the Board at least once yearly on key risks. Through this risk management process the trustees have considered the major risks facing the organisation and satisfied themselves that controls are established to manage them.

Unfortunately, the nature of our work means that despite the steps we take, serious incidents can still arise, and we continue to place the utmost importance on reporting these to our regulators.

### **Principal Risks**

The Salvation Army's work is diverse, geographically spread across a broad range of settings and has a variety of beneficiaries. The risk landscape is therefore varied, and controls are deployed appropriately at different levels of the organisation. The following outline indicates the most significant risks to The Salvation Army in the reporting period and some of the strategic level mitigations we have in place.

<b>Principal Risks</b>	<b>Mitigation</b>
Business Continuity – There is a risk of an occurrence of a significant incident where, during and after the incident, The Salvation Army will not be able to continue to be viable and meet stakeholder expectations.	Business continuity policies and procedures, including the application of ISO27001 for some parts of the organisation, prepare us for management of interruptions.
Cyber – The risk is that we fail to protect our information systems and the information they hold.	We deploy multiple measures to protect our systems and the information they hold. We work within an information security international standard (ISO27001) and build on lessons from our internal and external audits in this area.
Data Protection – The risk that we fail to protect sensitive and personal data.	As well as our data protection / GDPR policies and training, we take steps to ensure that personal data are treated properly through appropriate security measures, staff training, the use of data protection impact assessments and contractual requirements with organisations we work with who process our personal data.
Financial Sustainability – The risk that there is insufficient revenue income from legacies, donations, trading activities and reserves to support our operating model resulting in the failure of The Salvation Army to thrive in a rapidly changing environment.	We continue to monitor the funding situation and adjust our financial planning and commitments accordingly to ensure we are financially resilient.
Healthy Corps and Centres – There is a risk that a variety of factors prohibit flourishing of our churches and centres.	We seek to understand how our corps (churches) and centres can thrive in a wider environment of falling church attendance. We are taking steps to establish and measure factors that contribute to healthy mission and provide close support to our corps officers in their daily work.
Safeguarding – The risk is that we fail to provide a safe environment, free from abuse, for everyone, including vulnerable beneficiaries.	We continue to maintain clear policies and procedures in relation to safeguarding and ensure the appropriate screening, training, and supervision of personnel. A subcommittee of RMC – the Territorial Safeguarding Committee – oversees management of the risk.
Safe Mission – The risk is that we are not able to ensure the health, safety and welfare of personnel, service users and members of the public who are affected by our activities.	Comprehensive policies, procedures, and guidance are in place, alongside a supervisory control framework. Two RMC subcommittees – the Safe Mission Council and the Sudden Deaths Review Group – inform the management of this risk.

## RISK AND GOVERNANCE

The charity has a dedicated internal audit function that undertakes audits as agreed with the Audit Committee and maintains a detailed risk register that addresses the major risks that face the organisation and may impact its ability to achieve its objectives. The key risk register is subject to regular review by the Risk Management Committee in order to take account of emerging risks and changes in the risk profile. They meet quarterly. The risk register is tabled annually at the SATCo Board for information and review.

The Internal Audit Department periodically reviews SATCo's performance against the Charity Governance Code. The Internal audit department carried out a review in the period to 31 March 2024 and identified a number of minor improvements in line with best practise which SATCO acknowledge and will implement in the forthcoming Internal Audit review period.

## SUBSIDIARY AND ASSOCIATED COMPANIES

The following companies are beneficially owned by The Salvation Army Trust and donate all or part of their profits to The Salvation Army Trust:

1. Salvation Army Trading Company Limited (SATCoL) (100% shareholding)  
Registered company number: 02605817
  2. The Salvation Army General Insurance Corporation Limited (SAGIC) (100% shareholding)  
Registered company number: 101071
- 
1. **SATCoL** is a wholly owned subsidiary of The Salvation Army Trust. Its main activity is the collection and sale of second-hand clothes donated by the public through both wholesale and retail activities in its 230 charity shops and donation centres, recycling and the supply of Salvation Army publications, uniforms, and other related materials.
  2. **SAGIC** is a wholly owned subsidiary of The Salvation Army Trust and was formed in 1909. Its principal activity is transacting property insurance in the United Kingdom. SAGIC also provides home and contents insurance to officers, members and supporters of The Salvation Army as well as to the general public, either directly or through its broker network.

### Connected Company

The Salvation Army Trust holds 20 per cent of the shares in William Leech (Investments) Limited. It is not considered to be an associated company and is valued in both the Trust and Consolidated Balance Sheets at share of underlying net assets which equates to its fair value.

## RECRUITMENT AND APPOINTMENT OF DIRECTORS

There are 14 directors of Salvation Army Trustee Company (SATCo, the sole trustee of The Salvation Army Trust), 8 by virtue of their appointments within The Salvation Army. One director is a divisional leader responsible for one of The Salvation Army's 14 divisions.

The other 5 directors are non-executive directors, and each brings expertise in a relevant field, as approved by the General – including property, finance, investments, or social services. The appointment of non-executive directors is made by SATCo on the recommendation of the Nominations Committee.

### **Training and Induction of Directors**

The Company Secretary briefs new directors on their legal responsibilities and familiarises them with the Company's governance folder (and previous Board minutes). This includes the articles of association of SATCo, the Charity Commission's essential trustee guidance, and other key documents and policies (including the Conflicts of Interest Policy). The Company Secretary regularly delivers a written governance update on relevant issues at board meetings. Directors are also informed of and provided with the opportunity to attend several training sessions throughout the year.

### **Organisational Structure and Decision Making**

SATCo's board ('the Board') is assisted by an Audit Committee, a Nominations Committee, an Investment Advisory Committee, and a Risk Management Committee. The Audit Committee comprises a non-executive director chair and up to three independent members with a remit to review The Salvation Army's internal and external audit arrangements and consider reports issued by internal and external auditors, including the annual financial statements. The role of the Nominations Committee is to recommend new non-executive Board members. The Investment Advisory Committee includes three external advisers in its membership and advises on appropriate investment strategy and investments. The Risk Management Committee's role is outlined above under Risk Management.

The Board met bimonthly, with some additional meetings scheduled as required in this reporting year. In addition to its oversight and governance role, the following matters require consideration/approval by the Board:

- annual budget
- individual items of expenditure of £5 million and above
- investment policy, on the recommendation of the Investment Advisory Committee
- Risk Register
- Key policies
- Annual Financial Statements

The Board has delegated day-to-day operational matters to the Territorial Operations Board, under the leadership of the Chief Secretary.

### **Remuneration of Key Management**

Key management personnel of The Salvation Army comprise Salvation Army officers and employees. Salvation Army officers do not receive a salary; they receive an allowance based on length of service and seniority of position and, as ministers of religion, are provided with furnished accommodation and a motor vehicle. The allowances received by officers in positions of key management range from £19,641.90 to £27,916.75 per annum.

Further information is disclosed in Notes 11 and 12 to the Accounts.

For employees, we are committed to ensuring a proper balance between paying salaries which will enable us to attract and retain staff of the appropriate calibre and careful stewardship of charitable funds. All senior salaries are benchmarked against senior staff salaries of comparable organisations in the not-for-profit sector.

### **Public Benefit**

The Trustees confirm that they have considered the Charity Commission's published guidance on the public benefit requirement under the Charities Act 2011.

We believe that in delivering public benefit we are effective because we bring the breadth of our capabilities to bear on the complex challenges being faced by our local corps

(churches), which have experienced even greater numbers of people seeking assistance, and our residential homes, which have been required to support people with increasingly complex needs. The organisation's Vision and Mission Priorities set out how we meet those challenges to make a difference over the current decade and beyond. Find out more in the sections 'Belief in action – our churches and community centres,' 'Reaching out to vulnerable people,' 'Seeing the bigger picture,' 'Our 10-year homelessness services development strategy - "1,000 voices"', and 'Looking Forward as a Movement'.

### **Directors' Responsibilities**

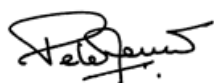
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards).

The law applicable to charities in England and Wales/Scotland/Northern Ireland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the group and of the incoming resources and application of resources of the group for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue as a going concern.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions, disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements are published on The Salvation Army website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of The Salvation Army's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.



**On behalf of the Directors of The Salvation Army Trustee Company**  
**12 December 2025**

## DIRECTORS

The current directors of The Salvation Army Trustee Company and those who held office during the financial year are as follows:

Commissioner Paul Main	Chair
Colonel Peter Forrest	Deputy Chair
Lieut-Colonel Paul Kingscott	(appointed 10.05.24)
Lieut-Colonel Nicholas Coke	(appointed 05.07.24)
Lieut-Colonel Lisa Lloyd-Jones	(appointed 12.09.25)
Lieut-Colonel Mark Herbert	
Lieut-Colonel Andrew McCombe	(until 31.10.25)
Lieut-Colonel Beverley McCombe	(until 31.08.25)
Lieut-Colonel Dean Pallant	(until 30.06.24)
Lieut-Colonel Judith Payne	(until 24.07.24)
Lieut-Colonel Alan Read	(until 01.05.24)
Major Richard Bradbury	(appointed 14.11.25)
Major Amanda White	(appointed 26.09.24)
Ms Jennifer Laurent-Smart	(appointed 26.09.24)
Ms Helen O'Brien	
Mr Philip Edwards	
Mr Peter Gale	
Mr Andrew Stickland	
Mr Aidan Grills	(appointed 10.05.24)

The Chief Secretary, Colonel Peter Forrest, is responsible for the day-to-day management of the charity.

### **Committee Members (current, and those who were members during the period 1st April 2024-31st March 2025):**

#### *Territorial Operations Board*

Colonel Peter Forrest (Chair), Major Kathy Betteridge (appointed 18.09.24), Major Kerry Coke (appointed 18.09.24), Major Jane Cowell, Mr Tony Daniels (until 04.09.24), Mr Miguel Fiallos, Mr Peter Grant, Ms Polly Hughes (appointed 18.09.24), Lieut-Colonel Mike Lloyd-Jones (until 26.03.25), Commissioner Jenine Main, Mr Mitch Menagh (until 04.09.24), Major Donald Montgomery (from 12.09.25), Ms Alex O'Hara, Major Tracy Palmer (from 12.09.25), Major Pam Pitt (from 01.07.24 to 13.08.25), Mr Nick Redmore, Lieut-Colonel David Shakespeare (until 12.09.25), Major Julian Watchorn, Major Richard Waters, Mr Julius Wolff-Ingham (until 04.09.24).

#### *Audit Committee*

Mr Andrew Stickland (Chair), Mr Stephen Bright, Ms Hannah Greenfield (until 21.11.24, and then from 08.07.2025), Mr Mike Grills.

#### *Investment Advisory Committee*

Mr Peter Gale (Chair), Mr Mark Chaloner, Ms Mary Haly, Lieut-Colonel Paul Kingscott (appointed 18.04.24), Lieut-Colonel Alan Read (until 01.05.24), Mr Marcel Schuster, Major Richard Waters.

#### *Nominations Committee*

Commissioner Paul Main, Colonel Peter Forrest, Ms Mandeep Gill (from 12.09.25), Lieut-Colonel Paul Kingscott (appointed 18.04.24), Lieut-Colonel Alan Read (until



01.05.24), Mr Elliot Thomas (until 12.09.25). A non-executive director of SATCo also attends (dependent on the agenda).

#### *Risk Management Committee*

Ms Helen O'Brien (Chair), Major Richard Bradbury, ex-officio (from 01.11.25), Major Kerry Coke, Lieut-Colonel Nick Coke, ex-officio (appointed 01.07.24), Mandeep Gill (from 12.09.25), Lieut-Colonel Paul Kingscott, ex-officio (appointed 18.04.24), Lieut-Colonel Lisa Lloyd-Jones, ex-officio (from 01.09.25), Lieut-Colonel Mike Lloyd-Jones (from 12.09.25), Lieut-Colonel Beverley McCombe, ex-officio (until 31.08.25), Lieut-Colonel Drew McCombe, ex-officio (until 31.10.25), Major Donald Montgomery (from 12.09.25), Lieut-Colonel Dean Pallant, ex-officio (until 30.06.24), Major Sarah Price (until 12.09.25), Lieut-Colonel Alan Read, ex-officio (until 01.05.24), Lieut-Colonel Jonathan Roberts (appointed 01.09.24), Major Howard Russell (until 23.10.24), Mr Matthew Saxon, Lieut-Colonel David Shakespeare (until 12.09.25), Ms Lynette Sturgeon, Mr Elliot Thomas (until 12.09.25), Mr Daniel Wills, Mr Julius Wolff-Ingham.

#### *Property Committee*

Mr Philip Edwards (Chair), Colonel Peter Forrest, Mr Peter Grant, Major Kenneth Guest (from 20.10.25), Mr James Hodgson, Lieut-Colonel Mike Lloyd-Jones (from 20.10.25), Major Ian Mountford, Major Pam Knuckey (until 18.08.25), Major Annette Rieder-Pell, Major Mark Rose, Mr Nathan Slinn, Mr Olly Thorp.

#### *Finance Committee*

Mr Aidan Grills (Chair), Lieut-Colonel Jane Cowell, Lieut-Colonel Paul Kingscott, Mr Mitch Menagh, Major Howard Russell, Major Richard Waters, Mr Julius Wolff-Ingham.

#### Company Secretary

Ms Mandeep Gill is Company Secretary of The Salvation Army Trustee Company, having been appointed on 12.09.25. For the period 1st April 2024- 31st March 2025, Mr Elliot Thomas was the Company Secretary.

### **ADVISERS**

#### **Bankers**

Reliance Bank Limited, Faith House, 23/24 Lovat Lane, London EC3R 8EB

#### **Auditors**

Crowe U.K. LLP, Statutory Auditor, Chartered Accountants, 55 Ludgate Hill, London EC4M 7JW

#### **Solicitors**

England and Wales: Slaughter and May, 1 Bunhill Row, London EC1Y 8YY  
Scotland: Blackadders, 5 Rutland Square, Edinburgh EH1 2AX

#### **Investment Advisers**

BWCI Consulting Limited, PO Box 68, Albert House, South Esplanade, St Peter Port, Guernsey GY1 3BY

#### **Investment Managers**

Cazenove Capital Management, 12 Moorgate, London EC2R 6DA  
Sarasin & Partners LLP, Juxon House, 100 St Paul's Churchyard, London EC4M 8BU  
Legal & General Investment Ltd, One Coleman Street, London, EC2R 5AA

# **INDEPENDENT AUDITORS REPORT TO THE TRUSTEES OF THE SALVATION ARMY TRUST**

## **Opinion**

We have audited the financial statements of The Salvation Army Trust ('the charity') and its subsidiaries ('the group') for the year ended 31 March 2025 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Parent Balance Sheets, the Consolidated Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the parent charity's affairs as at 31 March 2025 and of the group's income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of The Salvation Army Act 1980, the Charities Act 2011 and the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (amended).

## **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's or the group's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## **Other information**

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial

statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 and the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' annual report; or
- sufficient and proper accounting records have not been kept by the charity; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustee**

As explained more fully in the trustees' responsibilities statement set out on page 81, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 151 of the Charities Act 2011, and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members including internal specialists and significant component audit teams. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charity and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities Act 2011 and The Charities and Trustee Investment (Scotland) Act 2005, together with the Charities SORP (FRS102) 2019. We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charity's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charity and the group for fraud. The laws and regulations we considered in this context for the UK operations were The Salvation Army Act 1980, General Data Protection Regulation (GDPR), Taxation legislation and Employment legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of legacy income, the valuation and completeness of investment properties and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management, internal audit, legal counsel and the Audit Committee about their own identification and assessment of the risks of irregularities, designing audit procedures over investment properties, legacy income, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission, OSCR and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

## Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in dark ink that reads "Crowe UK LLP." The signature is written in a cursive, flowing style.

**Crowe U.K. LLP**  
Statutory Auditor

London

23 December 2025

Crowe U.K. LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Crowe U.K. LLP is eligible for appointment as auditor of the charity under regulation 10(2) of the Charities Accounts (Scotland) Regulations by virtue of its eligibility under section 1212 of the Companies Act 2006.

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES**  
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Endowment £000	Restricted £000	Unrestricted £000	2025 Total £000	2024 Total £000
<b>INCOME AND ENDOWMENTS</b>						
<b>FROM:</b>						
<b>Donations, legacies and grants</b>						
Legacies		-	17,454	66,906	84,360	84,328
Donations – Public		-	10,104	68,816	78,920	73,421
Donations – Members	3	-	17,545	147	17,692	17,682
Grants	4	286	3,912	207	4,405	4,204
Trading activities	5	-	12,980	102,440	115,420	112,687
Investments	6	-	3,071	6,067	9,138	12,529
<b>Other</b>						
Gain on property disposal		-	5,252	17,379	22,631	18,338
Other income		-	1,317	4,414	5,731	4,129
<b>Total income</b>		<u>286</u>	<u>71,635</u>	<u>266,376</u>	<u>338,297</u>	<u>327,318</u>
<b>EXPENDITURE ON:</b>						
<b>Raising funds</b>						
Costs of raising donations, legacies and grants		-	17	23,772	23,789	19,747
Costs of trading activities	5	-	7,372	115,072	122,444	110,978
		-	<u>7,389</u>	<u>138,844</u>	<u>146,233</u>	<u>130,725</u>
<b>Charitable activities</b>						
Charitable activities	8					
Church and evangelism programmes		-	24,121	45,044	69,165	64,416
Community programmes		-	37,290	34,234	71,524	64,342
International programmes		-	2,704	2,964	5,668	8,906
Training programmes		-	15	9,091	9,106	7,691
Youth and young people's programmes		-	-	4,184	4,184	3,103
Grant to the Salvation Army Social Work Trust		-	-	26,263	26,263	29,652
		-	<u>64,130</u>	<u>121,780</u>	<u>185,910</u>	<u>178,110</u>
Financing costs	18	-	-	(275)	(275)	48
		-	-	<u>(275)</u>	<u>(275)</u>	<u>48</u>
<b>TOTAL EXPENDITURE</b>		<u>-</u>	<u>71,519</u>	<u>260,349</u>	<u>331,868</u>	<u>308,883</u>
<b>Net (losses)/gains on investments</b>	17(a)	<u>(1,100)</u>	<u>(64)</u>	<u>6,823</u>	<u>5,659</u>	<u>28,975</u>
<b>Net income/(expenditure)</b>		<u>(814)</u>	<u>52</u>	<u>12,850</u>	<u>12,088</u>	<u>47,410</u>
Transfers between funds	23/24	-	22,945	(22,945)	-	-
<b>Net movement in funds</b>		<u>(814)</u>	<u>22,997</u>	<u>(10,095)</u>	<u>12,088</u>	<u>47,410</u>
Fund balances brought forward		<u>17,288</u>	<u>512,865</u>	<u>370,632</u>	<u>900,785</u>	<u>853,375</u>
<b>Fund balances carried forward at 31 March 2025</b>		<u><u>16,474</u></u>	<u><u>535,862</u></u>	<u><u>360,537</u></u>	<u><u>912,873</u></u>	<u><u>900,785</u></u>

All activities reported above, in both the current and preceding years, reflect ongoing activities. Detailed comparative information is provided in note 31. Notes 1 to 31 form an integral part of these accounts.


**BALANCE SHEETS**  
AS AT 31 MARCH 2025

		Group		Parent	
	Note	2025 £000	2024 £000	2025 £000	2024 £000
<b>FIXED ASSETS</b>					
Intangible fixed assets	14	437	148	-	-
Tangible fixed assets					
Properties	15	390,305	379,900	382,227	371,801
Property schemes in progress	15	3,932	10,455	3,932	10,455
Motor vehicles and equipment	16	26,629	26,488	7,704	8,261
Investments	17	351,936	334,020	351,511	337,442
<b>Total fixed assets</b>		<b>773,239</b>	<b>751,011</b>	<b>745,374</b>	<b>727,959</b>
<b>CURRENT ASSETS</b>					
Stocks	18	1,445	1,827	198	202
Debtors		112,695	99,052	102,618	91,208
Short-term deposits		53,279	51,272	53,279	51,272
Bank balances and cash		24,148	89,249	18,991	78,381
		191,567	241,400	175,086	221,063
<b>CREDITORS: amounts falling due within one year</b>	19	(45,359)	(84,705)	(28,850)	(69,900)
<b>NET CURRENT ASSETS</b>		<b>146,208</b>	<b>156,695</b>	<b>146,236</b>	<b>151,163</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>919,447</b>	<b>907,706</b>	<b>891,610</b>	<b>879,122</b>
<b>CREDITORS: amounts falling due over one year</b>	20	(252)	(309)	(252)	(309)
<b>Provisions for liabilities</b>	20	(6,322)	(6,612)	-	-
<b>TOTAL NET ASSETS</b>		<b>912,873</b>	<b>900,785</b>	<b>891,358</b>	<b>878,813</b>
<b>FUNDS</b>					
Endowment funds	21	16,474	17,288	16,474	17,288
Restricted funds					
Property fund	22	367,074	352,212	367,074	352,212
Other restricted funds	23	168,788	160,653	168,788	160,653
Unrestricted funds	24	360,537	370,632	339,022	348,660
<b>TOTAL FUNDS</b>	25	<b>912,873</b>	<b>900,785</b>	<b>891,358</b>	<b>878,813</b>

Approved on behalf of The Salvation Army Trustee Company on 12 December 2025. Notes 1 to 31 form an integral part of these accounts.



Colonel Peter Forrest



Commissioner Paul Main



# **CONSOLIDATED STATEMENT OF CASH FLOWS** FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £000	2024 £000
<b>NET CASH (USED IN)/PROVIDED BY OPERATING ACTIVITIES</b>	<b>30</b>	<b>(58,069)</b>	<b>34,994</b>
Additions to intangible assets		(467)	(144)
Additions to properties		(20,910)	(24,941)
Additions from property schemes in progress		(5,139)	(22,766)
Proceeds on disposal of properties		32,956	26,678
Additions to motor vehicles and equipment		(7,138)	(14,607)
Proceeds on disposal of motor vehicles and equipment		57	-
Additions to investments		(25,629)	(3,493)
Proceeds from disposal of investments		12,146	1,527
Investment income		9,138	12,529
<b>NET CASH (USED IN) INVESTING ACTIVITIES</b>		<b>(4,986)</b>	<b>(25,217)</b>
<b>NET CASH (USED IN) FINANCING ACTIVITIES</b>			
Loan repayments		(39)	(84)
<b>Change in cash and cash equivalents</b>		<b>(63,094)</b>	<b>9,693</b>
Cash and cash equivalents at the beginning of the year		140,521	130,828
Cash and cash equivalents at the end of the year		<b>77,427</b>	<b>140,521</b>

## **ANALYSIS OF CHANGES IN NET DEBT**

	Balance 1 April 2024 £000	Cash-Flows £000	Non-cash-flows £000	Balance 31 March 2025 £000
Cash at bank	89,249	(65,101)	-	24,148
Short term deposits	51,272	2,007	-	53,279
<b>Total cash and cash equivalents</b>	<b>140,521</b>	<b>(63,094)</b>	<b>-</b>	<b>77,427</b>
Loans falling due within one year	(23)	23	(41)	(41)
Loans falling due after more than one year	(309)	16	41	(252)
	<b>140,189</b>	<b>(63,055)</b>	<b>-</b>	<b>77,134</b>

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

#### 1. CHARITY INFORMATION

The Salvation Army in the UK is an integrated, yet diverse, organisation that contributes to the betterment of society in the service of God and people. Legally we are structured under two main trusts. These are:

- The Salvation Army Trust (Charity Registration No. 214779 in England and Wales, and SC009359 in Scotland)
- The Salvation Army Social Work Trust (Charity Registration No. 215174 in England and Wales, and SC037691 in Scotland)

These financial statements are for The Salvation Army Trust (Salvation Army Trust, the Trust). The address of the registered office is 1 Champion Park, London, SE5 8FJ.

#### 2. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements and which have been consistently applied are set out as follows:

##### (a) Basis of Accounting

The accounts (financial statements) have been prepared in accordance with Financial Reporting Standard 102, the Financial Reporting Standards applicable in the UK and the Republic of Ireland and Charity SORP (FRS102) applicable to charities preparing their accounts in accordance with FRS102, The Salvation Army Action 1980, the Charities Act 2011 and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the previous Statement of Recommended Practice: Accounting and Reporting by Charities which was effective from 1 April 2005 but which has since been withdrawn. Salvation Army Trust meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

##### (b) Going Concern

Salvation Army Trust, like other charities has continued to weather the financial impact of global economic factors, particularly the high inflation rates on our cost base plus the related cost-of-living crisis. At the time of writing, inflation in the UK is 3.8%. The Bank of England projects that inflation will fall to around 2% by mid-2026, but this remains a watching brief with the current instability arising through the trade tariffs being imposed by the USA and the global political unrest. With the current interest rates, reducing at a much slower pace, unemployment is expected to increase as the economic growth forecast is expected to decrease. The organisation anticipates that the economic environment will continually be challenging especially against the backdrop of the current socio-economic and socio-political climate.

Financial projections and other supporting financial models that detail potential financial impacts of this economic environment upon The Salvation Army Trust, as well as furthering the scenario planning to assess the potential short-, medium- and long-term financial implications of other risks and opportunities. However, this is currently undertaken on a lower-level scale.

Looking ahead, we plan to better utilise the financial reserves to support the organisation and where necessary invest in strategic priorities. This financial year 2024-25 saw us continuing to spend on our strategic aims. The closing unrestricted reserves were £361m (2024: £371m) and the cash and bank balances were £24m (2024: £89m) due to the

The Salvation Army Trust Report and Financial Statements for the year ended 31 March 2025

movements in operational working capital. Based on cash flow forecasts prepared covering the period to 31 March 2027, the directors have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements and are not aware of any material uncertainties that may adversely affect the organisation. Accordingly, the financial statements will continue to be prepared on the going-concern basis.

**(c) Consolidation**

The financial statements aggregate the results of the corps which, for the purposes of compliance with the Statement of Recommended Practice, are considered to be branches, the results of the subsidiary companies and of the subsidiary trust (William Booth Memorial Trust).

The Statement of Financial Activities (SOFA) and balance sheet consolidate, on a line-by-line basis, the financial statements of the Trust and its subsidiary undertakings (The Salvation Army General Insurance Corporation Limited (SAGIC) and Salvation Army Trading Company Limited (SATCoL)). The Trust has taken advantage of the exemption in FRS102 from the requirement to prepare a charity-only cash flow statement and certain disclosures about the Trust's financial statements.

**(d) Critical accounting judgements and key sources of estimation uncertainty**

In the application of the Trust's accounting policies, Directors of the sole trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

**(i) Legacy income**

Income from legacies is recognised when there is entitlement and the income can be measured reliably, and receipt is probable as detailed within accounting policy (e). Legacies not recognised in the year are detailed in note (e). Measurement of legacy income is exposed to inherent uncertainties, represented by property and other investments whose value is subject to market fluctuations until realised.

**(ii) Pension obligations**

The Salvation Army Trust contributes to the underlisted defined benefit pension or similar schemes in respect of its staff:

- The Salvation Army Officers' Pension Fund relating to Salvation Army officers  
Contribution levels are based on a number of critical underlying assumptions such as post and pre-retirement discount rates, rates of increase in allowances and pensions as well as the rate of inflation. The fund has a funding surplus; no deficit funding provision is required although variation in these assumptions may significantly impact the surplus (as analysed in Note 13a). Whilst the Fund is not legally defined as a pension scheme, purely for the purposes of accounting, it is accounted for as a defined benefit pension scheme in each of the principle employers' accounts.
- The Salvation Army Employees' Pension Fund.  
This is a multi-employer defined benefit scheme. Managements' estimate of the defined benefit obligation is based on a number of critical underlying assumptions such as post and pre-retirement discount rates, rates of increase in allowances and pensions as well as the rate of inflation. The scheme has a funding surplus; no deficit funding provision is required although variation in these assumptions may significantly impact the surplus (as analysed in Note 13b).

**(iii) Identification and valuation of investment properties**

Salvation Army Trust's property portfolio is reviewed annually to identify investment properties, which are those properties held to earn income or for capital appreciation rather than to be used for its charitable purposes.

Properties no longer used for charitable purposes but retained until market conditions allow their disposal are not treated as investment properties, provided disposal is intended within a three-year window. If disposal does not occur within this period and the property is not re-engaged for charitable purposes, it is reclassified to investment property.

After initial recognition, investment property is measured at its fair value which is determined by members of staff with relevant experience and qualifications, and the valuation is performed using open market data for comparable properties. The property will be valued at each subsequent reporting date.

**(iv) Provisions in the insurance subsidiary company**

Judgments and estimates are made in calculating the insurance technical provisions which are based on claims and premium trends from the previous year, in compliance with FRS 103.

Provision is made at the year-end for the estimated cost of claims incurred but not settled at the balance sheet date, including the cost of claims incurred but not yet reported to the Company. The estimated cost of claims includes expenses to be incurred in settling claims and a deduction for the expected value of salvage and other recoveries. The Company takes all reasonable steps to ensure that it has appropriate information regarding its claims exposures. However, given the uncertainty in establishing claims provisions, it is likely that the final outcome will prove to be different from the original liability established.

Provisions are calculated gross of any reinsurance recoveries. A separate estimate is made of the amounts that will be recoverable from reinsurers based upon the gross provisions and having due regard to collectability.

The estimation of claims incurred but not reported (“IBNR”) is generally subject to a greater degree of uncertainty than the estimation of the cost of settling claims already notified to the Company, where more information about the claim event is generally available. Expert judgement has and will continue to be relied upon when calculating IBNR reserves in conjunction with standard actuarial techniques and other data sources (benchmarks).

**(e) Income**

All income is included in the SOFA when the Trust is entitled to the income, receipt is probable, and the amount can be measured reliably. Income includes:

- (i) Donations, and Legacies — Donations are accounted for when received. No amounts are included in the financial statements for services by volunteers. Gift Aid receivable is included as income when the donation is made and where there is valid Gift Aid declaration from the donor.

Legacies income is recognised when it satisfies the following criteria:

- a) there is sufficient evidence of a legacy having been left to the Trust based on probate having been granted before the year end;
- b) the Trust has been notified and has a reasonable estimate of the amount due. For residuary legacy interests, the Trust has received the confirmation of sufficient assets in the estate, in the form of either a summary of the estate from Smee & Ford or an assets and liabilities statement or estate accounts; and there are no known outstanding disputes.
- c) where a legacy is subject to the interest of a life tenant, the income will not be recognised until the death of the life tenant; and
- d) measurement of legacy income due from a residuary estate is exposed to inherent uncertainties represented by property and other investments whose value is subject to market fluctuations until realised. Additionally, professional administrative fees are incurred during an estimate administration until final distribution. The Trust recognises these uncertainties by using the latest available estate valuation information and allowing for these fluctuations by applying a discount provision against expected income of between 5% and 20% per estate, based on the individual circumstances of each estate.

The estimated value of legacies notified, but neither received nor included in income, is £1.8m (2024: £5.1m).

- (ii) Investment Income — Dividends, interest and rent from investment properties are recognised in the year for which they are received or receivable.
- (iii) Grants are recognised when they are receivable, providing that any conditions attached to the grants and outside the charity’s control have been fulfilled. Where, at the balance sheet date, conditions remain unfulfilled, the

grants are deferred pending satisfaction of these conditions. If amounts are receivable for specific purposes, the income is shown as restricted

- (iv) Profits and losses on disposal of assets are reflected in the Statement of Financial Activities in the year of disposal.
- (v) Trading Income — Trading income is recognised at the point of sale for retail sales and at the time of distribution for wholesale unsorted clothing. Trading income also includes insurance income and Gift Aid through the shops.
- (vi) Premium income of the insurance subsidiary is recognised by reference to the period over which the premium is earned. Unearned premiums represent the proportion of premiums written in the year that relate to the unexpired terms of the policies in force at the balance sheet date, calculated on a time apportionment basis.
- (vii) Funds raised by local corps, including trading income, are deemed to be restricted for use in the local area, as the expectation of local donors is for monies to be used to fund local communities.

#### **(f) Expenditure**

Expenditure is recognised on the accruals basis when a legal or constructive obligation arises and when the amount can be measured or estimated reliably. Irrecoverable Value Added Tax is charged to the related heads of expenditure.

- (i) Irrecoverable Value Added Tax is charged to the related expenditure.
- (ii) Expenditure
  - Costs of raising donations, legacies and grants consist of direct campaign appeal expenses and the running costs of the Fundraising Department.
  - Cost of trading activities consists of cost of sales, distribution and operational costs and the claims costs of the insurance subsidiary.
  - Charitable Activities consists of all expenditure relating to the objects of the charity including the costs of supporting charitable activities and projects.

Support costs, including governance, have been apportioned to each category of expenditure: number of Full Time Equivalent, equipment per headcount, transactions, and buildings per cost centre.

- (iii) The non-capital element of property schemes is written off in the year in which costs are incurred. The capital element of such schemes not completed at the year-end is carried forward in the Balance Sheet under the heading of Property Schemes in Progress and is accounted for as a fixed asset.

#### **(iv) The Salvation Army Officers' Pension Fund**

The Salvation Army Officers' Pension Fund was established by The Salvation Army Act 1963 under the legal name, The Salvation Army Officers Pension Fund. It is a registered charity and retirement benefits are not guaranteed and are paid at the discretion of the Board of the Fund. It is non-contributory and has historically been funded by Salvation Army trusts (including The Salvation Army Trust and The Salvation Army Social Work Trust); however, there have been no payments made to the Fund during the current year. Officers that serve in the principal Trusts (The Salvation Army Trust and The Salvation Army Social Work Trust) may receive a retirement allowance from the Fund in the future, although, it is not possible to allocate the assets and constructive liabilities of the Fund between the Trusts. Therefore, whilst the Fund is not legally defined as a pension scheme, purely for the purposes of accounting, it is accounted for as a defined benefit pension scheme in each of the principle employers' accounts.

#### **(v) The Salvation Army Employees' Pension Fund**

The Salvation Army Employees' Pension Fund is a defined benefit pension scheme which was closed to new members on 31 December 2011; accrual ceased on 30 April 2023. The Trust is the lead employer and not the only participating employer in the Fund. However, the Trust is unable to determine its share of the underlying assets and liabilities on a consistent and reasonable basis. This is because contributions paid into the Fund have not been invested separately from those paid by other employers participating in the Fund. As such, as the Lead employer, the full scheme is accounted for in the Trusts accounts. Since 1 January 2012, employees joined The Salvation Army Employees' Defined Contribution Scheme.

The defined benefit scheme assets are measured at fair value at the balance sheet date. Scheme liabilities are measured on an actuarial basis at the balance sheet date using the projected unit method and discounted at a

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rate equivalent to the current rate of return on AA rated corporate bond yields. When scheme assets are in excess of scheme liabilities and the assets are not recoverable, in accordance with FRS102 it is not recognised.

- (vi) The claims costs of the insurance subsidiary comprise claims paid in the period and the change in provisions for outstanding claims, including provisions for claims incurred but not reported. A separate estimate is made for the amounts that will be recoverable from reinsurers based on the gross provisions, having due regard to collectability.

#### (g) Fixed Assets

- (i) Expenditure on the acquisition or improvement of property is reflected as a fixed asset, whereas costs of repairs and renewals to property are charged to the Statement of Financial Activities. The non-capital element of property schemes is written off in the year in which costs are incurred.
- (ii) Expenditure on the acquisition of vehicles is capitalised and expenditure on computer equipment and other office equipment which exceeds £15,000 in value (individually or for groups of related assets) is capitalised and depreciated over its economic life.
- (iii) In accordance with FRS 102 component accounting has been adopted for Freehold and Long Leasehold properties. A property comprises major components with substantially different useful lives. Depreciation is charged on major components in order to write off the cost of the components to their residual values, over their estimated useful lives, using the straight-line method, as follows

Freehold Land	Not depreciated
Property Schemes in Progress	Not depreciated
Building — Main Fabric (structure)	50 years
<u>Major Components</u>	
Roof structure and covering	50 years
Bathrooms and WCs	20 years
Lifts	25 years
Mechanical and Electrical Systems	25 years
Windows and External Doors	25 years
Kitchens	20 years

Short leasehold properties are depreciated over the term of the lease.

- (iv) Depreciation is provided on other tangible fixed assets at the following rates:

Motor Vehicles	4 years
Office Equipment	4 years

- (v) Goodwill arising on acquisition is amortised on a straight-line basis over the estimated useful life which has been estimated to be 10 years.
- (vi) Other intangible assets consist of patents and trademarks and are being amortised over their estimated useful life of 5 years.

#### (h) Investments & Investment Properties

To comply with the Charities SORP, investments are included at fair value (their market value bid price). Realised gains on investments are calculated as the difference between sales proceeds and the market value of those investments at the beginning of the financial year.

The Salvation Army Trust holds some investment properties and are recorded at fair value with changes in the market value reported annually in the statement of financial activities. The fair value of the investment property is determined by members of staff with relevant experience and qualifications. For residential properties, the desktop valuation is based on comparable properties in the local area. The data is collected from property portal sites like Rightmove and Zoopla and supported by data of sold and completed properties from HM Land Registry. A valuation by an independent valuer was not performed.

#### (i) Financial instrument classification

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost using the effective interest method.

Financial assets held at amortised cost comprise cash at bank and in hand, together with trade debtors, other debtors, and accrued income. Financial assets held at fair value include investments, including investment properties, excluding cash held as part of the investment portfolio.

Financial liabilities held at amortised cost comprise trade creditors, other creditors, and accruals.

#### (j) Stocks

- (i) Stocks are valued at the lower of cost and net realisable value.
- (ii) Stock does not include any donated goods, and no products are brought in to be sold. Stock includes books, printed materials, and other media materials together with sheet music and musical instruments.

#### (k) Cash and short-term deposits

Cash include cash in hand, deposits with banks and funds that are readily convertible into cash at, or close to, their carrying values, but not held for investment purposes. Short-term deposits are amounts that have a maturity at date of acquisition of up to 3 months.

#### (l) Funds

- (i) The Property Fund represents monies already expended on the acquisition, construction, and improvement of freehold and leasehold properties. Unrestricted designated funds which are applied for property purposes are categorised as restricted giving rise to a transfer during the year.
- (ii) The Endowment Funds are held for restricted purposes, where the income only is available to be used in accordance with the wishes of the donors.
- (iii) The Restricted Funds are held for restricted purposes, as specified by the donors.
- (iv) The Unrestricted Funds include Designated Reserves held for particular purposes designated by the trustee in the exercise of its discretionary powers and General Reserve representing the net assets not designated for specific purposes.

### 3. MEMBERS' DONATIONS

This represents Salvationists' personal giving to support their local corps (church) and the work of The Salvation Army.

### 4. GRANTS RECEIVABLE

	Endowments £000	Restricted £000	Unrestricted £000	2025 Total £000	2024 Total £000
Government grants Covid-19	-	-	-	-	16
Other Government grants	-	1,939	69	2,008	1,525
Trusts	286	1,973	138	2,397	2,663
	<b>286</b>	<b>3,912</b>	<b>207</b>	<b>4,405</b>	<b>4,204</b>

Other Government grants are made up of local authority restricted grants to support corps activities of £732k (2024: £825k) other local council grants of £939k (2024: £587k) and other grants of £268k (2024: £113K). The other local council grants have been paid to the corps during the year.

The grants have been recognised in income and have no contingencies attached to these funds. The breakdown of other local council grants is as follows: £887k (2024: £557k) relates to local councils supporting pre-school activities; the remaining £53k (2024: £30k) is split across food bank and warm space support.

## 5. TRADING INCOME AND EXPENDITURE

	2025 Total £000	2024 Total £000
Local corps charity shops and other trading activities		
Income	12,980	13,448
Expenditure	(7,372)	(7,511)
	<u>5,608</u>	<u>5,937</u>

Funds generated by corps are retained by the corps for use in the local area and are regarded as restricted for that geographical region.

	2025 Total £000	2024 Total £000
Trading subsidiaries		
Income (Note 7)	113,964	103,811
Expenditure (Note 7)	(115,164)	(103,035)
	<u>(1,200)</u>	<u>776</u>

The above turnover figures are as stated in the Statutory accounts of SAGIC and SATCol. On consolidation, the turnover has been reduced by £5,075K (2024: £4,515K) £113,964K compared to SOFA £108,889K (2024: £103,811K compared to SOFA of £99,239K) to eliminate inter-group trading.

## 6. INVESTMENT INCOME

	2025 Total £000	2024 Total £000
Dividends receivable	1,759	1,762
Interest receivable	1,181	2,999
Rental income from investment properties	3,453	7,211
Income from connected company	2,632	410
Investment income of subsidiary companies (Note 7)	113	147
	<u>9,138</u>	<u>12,529</u>



## 7. NET INCOME FROM TRADING ACTIVITIES OF SUBSIDIARIES

The Salvation Army Trust has two wholly owned trading subsidiaries which are incorporated in the UK. The Salvation Army General Insurance Corporation Limited (SAGIC) transacts insurance business, mainly property insurance. The Salvation Army Trading Company Limited (SATCoL) deals with the collection and recycling of second-hand clothing donated by the general public and is engaged in publishing and the supply of Salvationist materials. When possible, both companies make a qualifying donation of part of their profits to The Salvation Army Trust. Where profits are retained, it is for working capital needs and capital for the long-term development of the business. A summary of the trading results of the subsidiary companies for the year ended 31 March 2025 is shown below. Audited accounts of the companies have been filed with the Registrar of Companies.

	SAGIC £000	SATCoL £000	2025 Total £000	2024 Total £000
<b>Profit and loss account</b>				
Trading income	25,032	88,932	113,964	103,811
Cost of trading activities:				
Cost of sales	(23,229)	(53,674)	(76,903)	(66,904)
Distribution costs	-	(3,739)	(3,739)	(3,299)
Operating costs	(701)	(33,986)	(34,687)	(32,970)
Other income/(costs) including taxation	(186)	351	165	138
Total cost of trading activities	(24,116)	(91,048)	(115,164)	(103,035)
Covid-19 grant income	-	93	93	16
Investment income	113	118	231	435
<b>Net (loss)/profit</b>	<b>1,029</b>	<b>(1,905)</b>	<b>(876)</b>	<b>1,227</b>
Realised gains/(losses) on investments	19	-	19	(56)
Unrealised gains on investments	32	-	32	101
<b>Net (expenditure)/income for the year</b>	<b>1,080</b>	<b>(1,905)</b>	<b>(825)</b>	<b>1,272</b>
Donation to The Salvation Army Trust	-	-	-	(1,266)
<b>Retained in subsidiary</b>	<b>1,080</b>	<b>(1,905)</b>	<b>(825)</b>	<b>6</b>
	SAGIC £000	SATCoL £000	2025 Total £000	2024 Total £000
<b>Assets, liabilities, and funds</b>				
Assets	22,118	43,852	65,970	58,014
Liabilities	(22,118)	(26,527)	(48,645)	(38,097)
<b>Total funds</b>	<b>-</b>	<b>17,325</b>	<b>17,325</b>	<b>19,917</b>

## 8. CHARITABLE ACTIVITIES

	Direct Costs	Grants	Support Costs (Notes 9)	2025 Total
	£000	£000	£000	£000
Church and evangelism programmes	51,636	-	17,529	69,165
Community programmes	48,754	-	22,770	71,524
International programmes	2,229	3,160	279	5,668
Training programmes	6,513	-	2,593	9,106
Youth and young people programmes	618	-	3,566	4,184
Grant to Salvation Army Social Work Trust	-	26,263	-	26,263
	<b>109,750</b>	<b>29,423</b>	<b>46,737</b>	<b>185,910</b>

The total cost is net of £5,075k reflecting inter-group trading (SATCol £2,190k and SAGIC £2,885k). Trading activity has correspondingly been reduced by £5,075k (see note 5).

### 31 March 2024 Charitable Activities

	Direct Costs	Grants	Support Costs (Note 9)	2024 Total
	£000	£000	£000	£000
Church and evangelism programmes	51,411	-	13,005	64,416
Community programmes	47,448	-	16,894	64,342
International programmes	2,115	6,583	208	8,906
Training programmes	5,767	-	1,924	7,691
Youth and young people programmes	461	-	2,642	3,103
Grant to Salvation Army Social Work Trust	-	29,652	-	29,652
	<b>107,202</b>	<b>36,235</b>	<b>34,673</b>	<b>178,110</b>

Church and Evangelism Programmes comprise Christian worship, teaching, and promotion of the Christian message at corps, regional and national events.

Community Programmes are organised by our corps to meet the needs of their local communities. The programmes offered are available to all and include activities for children, young people, families, and older people as well as assistance for those in need.

International Programmes comprise support for the work of The Salvation Army worldwide. This includes grants paid to The Salvation Army International Trust and to overseas Salvation Army territories for projects to alleviate poverty in local communities.

Training Programmes represent the cost of William Booth College which trains people to become Salvation Army officers and provides learning and development opportunities for employees and officers.

Youth and Young People Programmes represent the cost of work within The Salvation Army for young people and adults aged 12-25 and other nationally organised programmes.

Grant to The Salvation Army Social Work Trust comprises grants payable to support the running of Salvation Army Life houses, care homes and other programmes and other costs incurred in supporting social programmes.

*Support Costs* represent centrally supplied services.

## 9. SUPPORT COSTS

	Finance	HR	IT	Property	Communication	Other	Legal & Secretarial	2025 Total	2024 Total
	£000	£000	£000	£000	£000	£000	£000	£000	£000
Fundraising	97	52	149	128	178	57	18	679	504
Church and evangelism programmes	2,443	1,730	3,759	3,220	4,481	1,432	464	17,529	13,005
Community programmes	3,180	2,212	4,891	4,190	5,831	1,863	603	22,770	16,894
International programmes	40	21	61	53	73	23	8	279	208
Training programmes	370	199	570	488	679	217	70	2,593	1,924
Youth and young people programmes	509	274	783	671	934	298	97	3,566	2,642
	<b>6,639</b>	<b>4,488</b>	<b>10,213</b>	<b>8,750</b>	<b>12,176</b>	<b>3,890</b>	<b>1,260</b>	<b>47,416</b>	<b>35,177</b>
<b>Total 2024</b>	<b>6,062</b>	<b>3,752</b>	<b>9,649</b>	<b>4,907</b>	<b>6,267</b>	<b>3,253</b>	<b>1,287</b>		<b>35,177</b>

An analysis of governance costs included above is set out in Note 10 below.

Fundraising support costs of £679k (2024: £504k) are included within this note but not within the support costs column presented in Note 8, as these costs are not included within Charitable Activities.

## 10. GOVERNANCE COSTS

a) Absorbed within support costs were the following governance costs:

	2025 £000	2024 £000
External audit	194	155
Internal audit	610	602
Trustee indemnity insurance	40	35
Apportionment of directors' time	187	173
	<u>1,031</u>	<u>965</u>

b) Group auditor's remuneration

	2025 £000	2024 £000
Audit of charity - base fee	194	155
Audit of charity - first year audit transition fees	219	-
Audit of subsidiaries	74	63
<b>Total audit</b>	<u>487</u>	<u>218</u>
Audit related assurance services	-	21
Non-audit services	263	179
<b>Total fees</b>	<u>750</u>	<u>418</u>

## 11. PERSONNEL

The average number of officers and employees was:

	2025 Headcount Number	2024 Headcount Number (restated)
<i>Trust</i>		
Number of officers	801	846
Number of employees	1,610	1,519
	<u>2,411</u>	<u>2,365</u>
<i>Subsidiaries</i>	<u>1,313</u>	<u>1,155</u>
<b>Total</b>	<u>3,724</u>	<u>3,520</u>

The comparatives have been restated due to an error in the prior year calculation.

	Trust £000	Subsidiaries £000	2025 Total £000	2024 Total £000
Personnel costs				
Allowances and salaries	68,779	36,727	105,506	94,302
Social security costs	6,244	3,386	9,630	9,320
Pension fund contributions (current service)	5,967	2,527	8,494	7,462
	<u>80,990</u>	<u>42,640</u>	<u>123,630</u>	<u>111,084</u>
Temporary agency staff costs	1,951	-	1,951	2,778

### Redundancy costs

Redundancy costs relating to employees amounted to £227,346 (2024: £300,486). These costs are the result of staff restructuring. Redundancy costs are recognised once a decision to make a post redundant has been communicated to an individual or the workforce.

There are redundancy and termination payment liabilities of £nil for 2025 (2024: £nil).

### Higher paid employees

The number of employees whose emoluments amounted to over £60,000 in the year was as follows:

	Trust No.	Subsidiaries No.	2025 Total No.	2024 Total No.
£60,001 - £70,000	57	14	71	39
£70,001 - £80,000	29	7	36	24
£80,001 - £90,000	14	4	18	11
£90,001 - £100,000	1	4	5	6
£100,001 - £110,000	4	1	5	4
£110,001 - £120,000	4	2	6	6
£120,001 - £130,000	2	3	5	2
£130,001 - £140,000	-	1	1	2
£140,001 - £150,000	-	1	1	-
£170,001 - £180,000	-	-	-	2
£180,001 - £190,000	-	1	1	-
£220,001 - £230,000	-	-	-	1
	<b>111</b>	<b>38</b>	<b>149</b>	<b>97</b>

### Key management personnel

The key management personnel of the Trust are those persons having authority and responsibility for planning, directing, and controlling the activities of the Trust, directly or indirectly, including the directors of The Salvation Army Trustee Company as the Corporate Trustee of the Trust. The Trustee considers the key management personnel of the Trust to be the executive directors (officers and employees) of the Board. The total aggregate emoluments, including pension contributions and national insurance contributions, paid to key management personnel during the year was £1,731,179 (£187,349 was paid by Social Work Trust and £1,543,830 was paid by Salvation Army Trust) (2024: £1,445,473).

## 12. TRUSTEES

### (a) Emoluments:

The directors of The Salvation Army Trustee Company comprise Salvation Army officers and other external directors with specialist expertise. All active Salvation Army officers receive an allowance based on length of service and, as ministers of religion, are provided with furnished accommodation and a motor vehicle. The allowances received by the officers serving as directors ranged from £19,641.90 to £27,916.75 per annum (2024: £19,377.96 to £25,471.57) and they did not receive any additional remuneration for their duties as directors.

Salvation Army officers who are members of SATCO have 13 (2024: 8) family members who are officers and are paid an allowance in accordance with The Salvation Army Act. The allowances received by these family members ranged from £8,153.47 - £26,804.35 per annum in 2024/25 (2024: £4,538.84 - £18,531.47)

The following members of SATCO and TOB have family members who are employed by The Salvation Army Trust in support roles, and their total remuneration is £182,073.11 (2024: £177,693.04). The amounts paid are in accordance with the normal scale rates for the roles they perform.

Trustee	Close Family Position
Commissioner Paul Main	Financial Accountant
Commissioner Paul Main	Divisional Youth Specialist
Lieut-Colonel David Shakespeare	Tutor in Retirement
Major Mike Lloyd-Jones	Resource Coordinator
Mitch Menagh	Business and Facilities Manager
Mitch Menagh	Support Worker

(b) Expenses

No (2024: none) directors of The Salvation Army Trustee Company were reimbursed for travelling, accommodation or subsistence expenses, amounting to £0 (2024: £0).

### 13. PENSION AND SIMILAR COSTS

The Salvation Army Trust may make contributions to three pension or similar schemes in respect of its officers or staff:

- (i) The Salvation Army Officers Pension Fund relating to Salvation Army officers;
- (ii) The Salvation Army Employees' Pension Fund for other staff, a defined benefit scheme which closed to new members with effect from 31 December 2011 and ceased accruing benefits for existing members on 30 April 2023.
- (iii) A defined contribution scheme set up to offer employees who are not members of the Salvation Army Employees' Pension Fund the opportunity to join a pension scheme following the closure of the Employee Pension Scheme to new members with effect from 31 December 2011.

Amounts charged in respect of pension fund contributions for the year are disclosed in Note 12 above.

(a) **SALVATION ARMY OFFICERS PENSION FUND**

The Salvation Army Officers Pension Fund ("the Fund") was established by The Salvation Army Act 1963 under the legal name, The Salvation Army Officers Pension Fund. It is a registered charity and retirement benefits are not guaranteed and are paid at the discretion of the Board of the Fund. It is non-contributory and is funded by Salvation Army trusts (including The Salvation Army Trust and The Salvation Army Social Work Trust); however, there have been no payments made to the Fund during the current year. Officers that serve in the principal Trusts (The Salvation Army Trust and The Salvation Army Social Work Trust) may receive a retirement allowance from the Fund in the future, although, it is not possible to allocate the assets and constructive liabilities of the Fund between the Trusts. Therefore, whilst the Fund is not legally defined as a pension scheme, purely for the purposes of accounting, it is accounted for as a defined benefit pension scheme in each of the principle employers' accounts.

The Salvation Army Officers Pension Fund was subject to a triennial actuarial review on 31 March 2022. This actuarial valuation indicated that the Fund was in surplus on the funding basis. As such, no additional contributions are currently required to fund a deficit in the Fund. Following this valuation, it was also agreed that regular contributions into the Fund would cease until the next valuation as at 31 March 2025.

The calculations for the FRS102 disclosures have been carried out by running full actuarial calculations as at 31 March 2025 and the disclosures are shown below.

The Fund is ordinarily funded by means of regular contributions to cover current retirement benefit accrual, with the rate of contributions determined at each triennial valuation. The funding method currently employed is the Attained Age Method which measures the increase in the funding target relating to future benefits expected to accrue to active Officers over the period to retirement or earlier leaving service. Additional contributions are made to cover any shortfalls that arise following each valuation. The Board of the Fund determine the level of contributions payable to it following agreement with the principal trusts of the Army and the advice of the fund actuary.

There have been no amendments to the Fund during the year, and no special events have occurred.

**Obligations for the Salvation Army in respect of the Salvation Army Officers Pension Fund**

	31/03/2025 (£'000)	31/03/2024 (£'000)
Fair value of fund assets	240,454	258,768
Present value of funded obligations	(150,974)	(174,685)
Net overfunding in fund	89,480	84,083
Unrecognised assets	(89,480)	(84,083)
Net defined benefit asset	-	-

The amounts recognised in the expenditure section of the Statement of Financial Activities are as follows:

	31/03/2025 (£'000)	31/03/2024 (£'000)
Service cost	3,566	3,705
Administration expenses	245	270
Expense recognised in expenditure section of statement of financial activities	<u>3,811</u>	<u>3,975</u>

The net interest on net defined benefit liability item is broken down as follows:

	31/03/2025 (£'000)	31/03/2024 (£'000)
Interest on obligation	8,339	8,029
Interest on assets	(12,459)	(12,412)
Net Interest on net defined benefit liability	<u>(4,120)</u>	<u>(4,383)</u>

	31/03/2025 (£'000)	31/03/2024 (£'000)
Return on assets (not included in interest)	(21,415)	(13,011)
Actuarial gains on obligation	26,502	3,441
Change in asset ceiling value	(1,276)	13,545
Total amount recognised in actuarial gains/(losses)	<u>3,811</u>	<u>3,975</u>
Actual return on fund assets	<u>(8,956)</u>	<u>(600)</u>

No contributions to the fund were paid by the Army over the year from 1 April 2024 to 31 March 2025.

No contributions to the fund are expected from the Army over the next year from 1 April 2025 to 31 March 2026.

Changes in the present value of the fund's defined benefit liability are as follows:

	31/03/2025 (£'000)	31/03/2024 (£'000)
Opening defined benefit liability	174,685	175,283
Service cost	3,566	3,705
Benefits paid	(9,114)	(8,891)
Interest on obligation	8,339	8,029
Actuarial (gains) on fund liabilities	(26,502)	(3,441)
Closing defined benefit liability	<u>150,974</u>	<u>174,685</u>

The weighted average duration of the liabilities of the Fund was 12 years as at 31 March 2024.

Changes in the fair value of fund assets are as follows:

	31/03/2025 (£'000)	31/03/2024 (£'000)
Opening fair value of fund assets	258,769	268,529
Interest on assets	12,459	12,412
Return on assets (not included in interest)	(21,415)	(13,011)
Contributions by employer	-	-
Benefits paid	(9,114)	(8,891)
Administration expenses	(245)	(270)
	<u>240,454</u>	<u>258,769</u>

The major categories of fund assets as a percentage of the total are as follows:

	31/03/2025 (%)	31/03/2024 (%)
Equities	30.4	30.5

Index linked bonds	68.1	68.0
Cash	1.5	1.5

All of the fund's assets have a quoted market price in an active market. The fund does not hold any property or other assets used by the Army.

Principal actuarial assumptions used for the FRS 102 disclosures:

	31/03/2025 (%)	31/03/2024 (%)
Discount rate at end of year	5.8	4.9
Discount rate at start of year	4.9	4.7
Inflation	3.05	3.5
Rate of increase in allowances	3.55	4.0

#### Mortality assumptions

The mortality assumptions are based on standard mortality tables which allow for future mortality improvements.

The assumptions are that an officer aged 65 will live on average until age 88 if they are male and until age 89 if female.

For an officer currently aged 55 the assumptions are that if they attain age 65, they will live on average until age 88 if they are male and until age 90 if female.

#### (b) SALVATION ARMY EMPLOYEES PENSION FUND

The Trust is a participating employer of the Salvation Army Employees' Pension Fund ("the Fund"), a defined benefit scheme.

A valuation of the Fund for the purposes of these disclosures was carried out at 31 March 2025 by an independent actuary. The major assumptions used by the actuary, together with those used in the previous year, were: -

#### Employee benefit obligations for the Salvation Army in respect of the Salvation Army Employees' Pension Fund

	31/03/2025 (£'000)	31/03/2024 (£'000)
Fair value of fund assets	164,449	199,547
Present value of funded obligations	(111,685)	(148,777)
Net overfunding in fund	52,764	50,770
Unrecognised assets	(52,764)	(50,770)
<b>Net defined benefit asset</b>	<b>-</b>	<b>-</b>

The amounts recognised in the expenditure section of the Statement of Financial Activities are as follows:

	31/03/2025 (£'000)	31/03/2024 (£'000)
Service cost	-	89
Administration expenses	670	680
Net Interest on net defined benefit liability	-	(9)
<b>Expense recognised in expenditure section of statement of financial activities</b>	<b>670</b>	<b>760</b>

The net interest on net defined benefit liability item is broken down as follows:

	31/03/2025 (£'000)	31/03/2024 (£'000)
Interest on obligation	6,409	6,789
Interest on assets	(8,897)	(9,915)
<b>Net interest on net defined benefit liability</b>	<b>(2,488)</b>	<b>(3,126)</b>

The amounts recognised as actuarial gains/(losses) of the pension fund are as follows:



	31/03/2025 (£'000)	31/03/2024 (£'000)
Return on assets (not included in interest)	(22,133)	(17,743)
Actuarial gains on obligation	22,309	(465)
Change in unrecognised assets (other than interest)	494	18,680
<b>Total amount recognised in actuarial gains/(losses)</b>	<b>670</b>	<b>472</b>
Actual return on fund assets	(13,236)	(7,828)

The Army and the participating employers contributed £nil (2024: £288k) to the fund over the year from 1 April 2024 to 31 March 2025. Members of the fund contributed £nil (2024: £90k) to the fund over the same period.

No contributions to the fund are expected from the Army, the other participating employers or from members over the next year from 1 April 2025 to 31 March 2026.

Changes in the present value of the fund's defined benefit obligation are as follows:

	31/03/2025 (£'000)	31/03/2024 (£'000)
Opening defined benefit obligation	148,777	147,530
Exclusion of DC AVCs	(14,848)	-
Current service cost	-	89
Contributions by members	-	90
Benefits paid	(6,344)	(6,186)
Interest on obligation	6,409	6,789
Actuarial (gains)/losses on fund liabilities	(22,309)	465
<b>Closing defined benefit obligation</b>	<b>111,685</b>	<b>148,777</b>

The weighted average duration of the liabilities of the fund was 14 years as at 31 March 2025.

Changes in the fair value of fund assets are as follows:

	31/03/2025 (£'000)	31/03/2024 (£'000)
Opening fair value of fund assets	199,547	213,863
Exclusion of DC AVCs	(14,848)	-
Interest on assets	8,897	9,915
Return on assets (not included in interest)	(22,133)	(17,743)
Contributions by employer	-	288
Contributions by members	-	90
Benefits paid	(6,344)	(6,186)
Administration expenses	(670)	(680)
<b>Closing fair value of fund assets</b>	<b>164,449</b>	<b>199,547</b>

Due to the change in actuary in the year, the treatment of AVC's in the fund assets and defined benefit obligations has changed from the prior year. As can be see above, the DC AVCs have been excluded from both the assets and defined benefit obligations in the current year whereas they were included in the prior year. The change in treatment has no impact on the overall net pension asset.

	31/03/2025 (%)	31/03/2024 (%)
Equities gilts	75.5	46.8
Index linked bonds	23.6	43.6
Cash	0.9	2.2
AVC's	-	7.4

All of the fund's assets have a quoted market price in an active market. The fund holds no financial instruments issued by the Employers, nor holds any property or other assets used by the Army.

Principal actuarial assumptions used for the FRS 102 disclosures:

	31/03/2025 (%)	31/03/2024 (%)
Discount rate at end of year	5.8	4.9
Discount rate at start of year	4.9	4.7
Inflation	3.0	3.5
Rate of increase in pensionable salaries	3.5	3.9
Rate of increase in deferred pensions - pre-2009	2.6	3.2
Rate of increase in deferred pensions - post 2009	2.5	2.5
Rate of increase in pensions in payment - LPI 5%	2.85	3.3
Rate of increase in pensions in payment - LPI 2.5%	2.0	2.3

#### Mortality assumptions

The mortality assumptions are based on standard mortality tables which allow for future mortality improvements.

The assumptions are that a member aged 65 will live on average until age 86 if they are male and until age 89 if female.

For a member currently aged 50 the assumptions are that if they attain age 65, they will live on average until age 87 if they are male and until age 90 if female.

## 14. INTANGIBLE FIXED ASSETS

Consolidated	Goodwill £000	Other £000	Total £000
<b>Cost</b>			
Balance at 1 April 2024	435	769	1,204
Additions	307	160	467
<b>Balance as at 31 March 2025</b>	<b>742</b>	<b>929</b>	<b>1,671</b>
<b>Accumulated depreciation</b>			
Balance at 1 April 2024	435	621	1,056
Charge for the year	43	135	178
<b>Balance as at 31 March 2025</b>	<b>478</b>	<b>756</b>	<b>1,234</b>
<b>Net book value at 31 March 2025</b>	<b>264</b>	<b>173</b>	<b>437</b>
<b>Net book value at 31 March 2024</b>	<b>-</b>	<b>148</b>	<b>148</b>

Intangible fixed assets represent the goodwill arising on acquisition, by the Trust's subsidiary company SATCoL, of the business operations and net assets of Kettering Textiles Limited. The goodwill is being amortised over 10 years. The Trust has no intangible fixed assets.

Other intangible assets in the Trust's subsidiary SATCoL are represented by:

	2005 £000	2024 £000
Patents and licences	628	625
Development costs	301	144
	<b>929</b>	<b>769</b>

## 15. PROPERTIES

### (a) Consolidated

	Freehold	Long Leasehold	Short Leasehold	Total	Property Schemes In Progress
	£000	£000	£000	£000	£000
<b>Cost</b>					
Balance at 1 April 2024	498,438	41,734	229	540,401	10,455
Additions during the year	17,991	2,919	-	20,910	5,139
Transfers from investment properties	2,475	120	-	2,595	-
Transfers to investment properties	(1,777)	(724)	-	(2,501)	-
Schemes completed during the year	9,062	-	-	9,062	(9,062)
	526,189	44,049	229	570,467	6,532
Less: disposals	(13,901)	(1,675)	-	(15,576)	(2,600)
<b>Balance as at 31 March 2025</b>	<b>512,288</b>	<b>42,374</b>	<b>229</b>	<b>554,891</b>	<b>3,932</b>
<b>Accumulated depreciation</b>					
Balance at 1 April 2024	147,641	12,633	227	160,501	-
Charge for the year	9,290	1,177	1	10,468	-
Transfers to investment properties	(844)	(288)	-	(1,132)	-
Less: disposals	(4,841)	(410)	-	(5,251)	-
<b>Balance as at 31 March 2025</b>	<b>151,246</b>	<b>13,112</b>	<b>228</b>	<b>164,586</b>	<b>-</b>
<b>Net book value at 31 March 2025</b>	<b>361,042</b>	<b>29,262</b>	<b>1</b>	<b>390,305</b>	<b>3,932</b>
<b>Net book value at 31 March 2024</b>	<b>350,797</b>	<b>29,101</b>	<b>2</b>	<b>379,900</b>	<b>10,455</b>

### (b) Trust

	Freehold	Long Leasehold	Short Leasehold	Total	Property Schemes In Progress
	£000	£000	£000	£000	£000
<b>Cost</b>					
Balance at 1 April 2024	493,427	37,164	229	530,820	10,455
Additions during the year	17,637	2,818	-	20,455	5,139
Transfers from investment properties	2,475	120	-	2,595	-
Transfers to investment properties	(1,777)	(724)	-	(2,501)	-
Schemes completed during the year	9,062	-	-	9,062	(9,062)
	520,824	39,378	229	560,431	6,532
Less: disposals	(13,901)	(1,675)	-	(15,576)	(2,600)
<b>Balance as at 31 March 2025</b>	<b>506,923</b>	<b>37,703</b>	<b>229</b>	<b>544,855</b>	<b>3,932</b>
<b>Accumulated depreciation</b>					
Balance at 1 April 2024	147,196	11,596	227	159,019	-
Charge for the year	9,128	863	1	9,992	-
Transfers to investment properties	(844)	(288)	-	(1,132)	-
Less: disposals	(4,841)	(410)	-	(5,251)	-
<b>Balance as at 31 March 2025</b>	<b>150,639</b>	<b>11,761</b>	<b>228</b>	<b>162,628</b>	<b>-</b>
<b>Net book value at 31 March 2025</b>	<b>356,284</b>	<b>25,942</b>	<b>1</b>	<b>382,227</b>	<b>3,932</b>
<b>Net book value at 31 March 2024</b>	<b>346,231</b>	<b>25,568</b>	<b>2</b>	<b>371,801</b>	<b>10,455</b>

Trust properties comprise primarily corps halls, divisional and Territorial Headquarters buildings and residential properties for active and retired officers.

Property Schemes are projects consisting of major repairs, refurbishment work, extensions which have been approved by Board together with an agreed funding package. They are predominantly of a capital nature and typically take

over a year to complete. The schemes in progress consist of schemes that the relevant property project manager has confirmed as being incomplete at the financial yearend.

## 16. MOTOR VEHICLES AND EQUIPMENT

### (a) Consolidated

	Motor Vehicles £000	Office Equipment £000	Total £000
<b>Cost</b>			
Balance at 1 April 2024	6,067	48,787	54,854
Additions	1,025	6,113	7,138
Disposals	(38)	(296)	(334)
<b>Balance as at 31 March 2025</b>	<b>7,054</b>	<b>54,604</b>	<b>61,658</b>
<b>Accumulated depreciation</b>			
Balance at 1 April 2024	1,417	26,949	28,366
Charge for the year	1,317	5,623	6,940
Disposals	(12)	(265)	(277)
<b>Balance as at 31 March 2025</b>	<b>2,722</b>	<b>32,307</b>	<b>35,029</b>
<b>Net book value at 31 March 2025</b>	<b>4,332</b>	<b>22,297</b>	<b>26,629</b>
Net book value at 31 March 2024	<b>4,650</b>	<b>21,838</b>	<b>26,488</b>

### (b) Trust

	Motor Vehicles £000	Office Equipment £000	Total £000
<b>Cost</b>			
Balance at 1 April 2024	1,001	12,240	13,241
Additions	69	2,075	2,144
<b>Balance as at 31 March 2025</b>	<b>1,070</b>	<b>14,315</b>	<b>15,385</b>
<b>Accumulated depreciation</b>			
Balance at 1 April 2024	559	4,421	4,980
Charge for the year	167	2,534	2,701
<b>Balance as at 31 March 2025</b>	<b>726</b>	<b>6,955</b>	<b>7,681</b>
<b>Net book value at 31 March 2025</b>	<b>344</b>	<b>7,360</b>	<b>7,704</b>
Net book value at 31 March 2024	<b>442</b>	<b>7,819</b>	<b>8,261</b>

## 17. FIXED ASSET INVESTMENTS

### (a) Consolidated

	Investment Properties	Salvation Army Common Investment Funds		Unlisted Investments	Subsidiaries Listed Investments	Total
	£000	Fund 1 £000	Fund 2 £000	£000	£000	£000
<b>Market value as at 1 April 2024</b>	71,050	6,713	244,114	10,598	1,545	334,020
Additions	-	-	20,000	286	5,343	25,629
Transfers from properties	1,369	-	-	-	-	1,369
Gain/(loss)	10,406	(256)	(3,698)	(843)	50	5,659
Disposals	(10,600)	-	-	-	(1,546)	(12,146)
Transfers to properties	(2,595)	-	-	-	-	(2,595)
<b>Market value at 31 March 2025</b>	<b>69,630</b>	<b>6,457</b>	<b>260,416</b>	<b>10,041</b>	<b>5,392</b>	<b>351,936</b>
Historical Cost at 31 March 2025	10,322	2,963	126,700	10,523	3,263	153,771

### (b) Trust

	Investment Properties	Salvation Army Common Investment Funds		Unlisted Investments	Subsidiaries Listed Investments	Total
	£000	Fund 1 £000	Fund 2 £000	£000	£000	£000
<b>Market value as at 1 April 2024</b>	71,050	6,713	244,114	10,598	4,967	337,442
Additions	-	-	20,000	286	-	20,286
Transfers from properties	1,369	-	-	-	-	1,369
Gain/(loss)	10,406	(256)	(3,698)	(843)	-	5,609
Disposals	(10,600)	-	-	-	-	(10,600)
Transfers to properties	(2,595)	-	-	-	-	(2,595)
<b>Market value at 31 March 2025</b>	<b>69,630</b>	<b>6,457</b>	<b>260,416</b>	<b>10,041</b>	<b>4,967</b>	<b>351,511</b>
Historical cost at 31 March 2025	10,322	2,963	126,700	10,523	4,967	155,475

The Group's property portfolio is reviewed annually to identify investment properties, which are those properties held to earn income or for capital appreciation rather than to be used for its charitable purposes. Properties no longer used for charitable purposes but retained until market conditions allow their disposal are not treated as investment properties, provided disposal is intended within a three-year window.

After initial recognition, investment property is measured at its fair value. The fair value of the investment property is determined by members of staff with relevant experience and qualifications. For residential properties, the desktop valuation is based on comparable properties in the local area. The data is collected from property portal sites like Rightmove and Zoopla and supported by data of sold and completed properties from HM Land Registry. A valuation by an independent valuer was not performed.

The Salvation Army has a few properties that were previously used for mission but are now let to external tenants for at least 3 years and are classified as investment properties.

These properties were valued through a process of property inspection, market analysis, lease review and a valuation calculation using the investment/income method of valuation. If it was considered that the site has development value, then a residual valuation was undertaken to ascertain its impact on fair value. All valuations were prepared on the basis of market value as defined in the RICS Valuation - Global Standards.

Unlisted Investments represent a 20% holding in William Leech (Investments) Limited. It is not considered to be an associated company and is valued in both the Trust and Consolidated Balance Sheets at share of underlying net assets which equates to its fair value.

	2025 £000	2024 £000
William Leech (Investments) Limited	10,038	10,596
Other	2	2
	<u>10,040</u>	<u>10,598</u>

Subsidiaries are accounted for at cost in the Trust Balance Sheet. The Consolidated Balance Sheet includes the subsidiaries' own listed investments.

### Common Investment Funds

The Salvation Army Common Investment Funds hold a wide range of investments. The principal categories of investment and the relevant percentages held at the year-end were as follows:

	Fund 1	Fund 2
Cash	4%	3%
UK Equities	15%	13%
UK Property Funds	0%	0%
Overseas Investments	81%	84%

## 18. DEBTORS

	Consolidated		Trust	
Amounts due within one year	2025 £000	2024 £000	2025 £000	2024 £000
Connected Salvation Army Trusts and companies	1,614	799	407	663
Amounts owed by group undertakings	-	-	6,844	8,301
Taxation recoverable	1,444	1,223	1,388	202
Trade debtors	2,478	1,879	758	832
Prepayments and accrued income	93,219	80,633	88,620	76,077
Other debtors	10,242	11,940	903	2,555
	<u>108,997</u>	<u>96,474</u>	<u>98,920</u>	<u>88,630</u>
<b>Amounts due over one year</b>				
Sale of Reliance Bank valued at NPV	3,133	2,578	3,133	2,578
Connected Salvation Army Trusts and companies	565	-	565	-
	<u>112,695</u>	<u>99,052</u>	<u>102,618</u>	<u>91,208</u>

The sale of Reliance Bank valued at NPV figure of £3,133k (2024: £2,578k) is the deferred consideration due in connection with the sale of shares in Reliance Bank in 2018/19 and which is receivable after more than one year. As the proceeds will be received over an extended period of time, the deferred consideration has been discounted to the net present value, and the increase in the debtor of £275k (2024: £66K reduction) is the financing credit recognised in the SOFA for the current year.

## 19. CREDITORS: amounts falling due within one year

Amounts due within one year	Consolidated		Trust	
	2025 £000	2024 £000	2025 £000	2024 £000
Bank loans	41	23	41	23
Amounts owed to Connected Salvation Army Trusts	14,149	57,740	14,149	57,740
Accruals and deferred income	18,429	17,615	5,415	6,461
Trade creditors	8,668	8,674	5,235	5,392
Other creditors	4,072	653	4,010	284
	<u>45,359</u>	<u>84,705</u>	<u>28,850</u>	<u>69,900</u>

Included in Amounts owed to Connected Salvation Army Trusts last year was £35m bank deposit held on behalf of Social Work Trust.

## 20. CREDITORS: amounts falling due after one year

Amounts due within one year	Consolidated		Trust	
	2025 £000	2024 £000	2025 £000	2024 £000
Bank loans	<u>252</u>	<u>309</u>	<u>252</u>	<u>309</u>

There are 6 loans in total placed with Reliance Bank, the length of loans range from 15 years to 25 years, the secured loans to the trust incur interest at 1.5% above the Reliance Bank base rate.

### Bank Loans

	Consolidated		Trust	
	2025 £000	2024 £000	2025 £000	2024 £000
<i>Repayable by instalments</i>				
Within one year	41	23	41	23
More than one year, less than five years	96	93	96	93
More than five years	156	216	156	216
	<u>293</u>	<u>332</u>	<u>293</u>	<u>332</u>

### Claims provision

	Consolidated		Trust	
	2025 £000	2024 £000	2025 £000	2024 £000
Balance brought forward	6,612	7,115	-	-
Provision utilised	(5,079)	(5,910)	-	-
Provision released	1,086	742	-	-
Additional provision	3,703	4,665	-	-
	<u>6,322</u>	<u>6,612</u>	<u>-</u>	<u>-</u>

The above provisions wholly relate to activity from SAGIC, a wholly owned subsidiary of The Salvation Army Trust whose principal activity is transacting property insurance in the United Kingdom. SAGIC also provides home and contents insurance to officers, members and supporters of The Salvation Army as well as to the general public. As part of its insuring activity insurance claims are received and accounted for along claims handling expenses and settled throughout the year.

## Deferred income

	Consolidated 2025 £000	Parent 2025 £000
Balance at 1 April 2024	5,262	-
Additions during the year	1,269	-
	<u>6,531</u>	<u>-</u>
Released during the year		-
	<u>(125)</u>	<u>-</u>
Balance at 31 March 2025	<u>6,406</u>	<u>-</u>

£6.41m (2024: £5.26m) deferred income relates to SAGIC provision for unearned premiums.

## 21. ENDOWMENTS (Consolidated and Trust)

	Balance 1 April 2024 £000	Income £000	Expenditure £000	Transfers £000	Gains / (losses) £000	Balance 31 March 2025 £000
<b>Permanent endowments</b>						
E.S. Brant	2,626	-	-	-	(123)	2,503
Sir James Reckitt Trust	945	-	-	-	(29)	916
W.J. Davis Trust	1,500	-	-	-	(65)	1,435
Other	1,601	-	-	-	(38)	1,563
	<u>6,672</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(255)</u>	<u>6,417</u>
<b>Expendable endowments</b>						
William Leech Fund	10,616	286	-	-	(845)	10,057
<b>Total</b>	<u>17,288</u>	<u>286</u>	<u>-</u>	<u>-</u>	<u>(1,100)</u>	<u>16,474</u>

The E.S. Brant Fund was formerly a separate Salvation Army Trust. Its purpose is evangelical work.

The Sir James Reckitt Trust was set up in 1916 for the benefit of the work of The Salvation Army in Hull. By administrative decision, the income is allocated as to 7/8ths for corps purposes and 1/8th for Men's Social Work.

The W.J. Davis Trust was set up in 1991 to support the work of the Midnight Patrol and the annual income is transferred to the Social Trust to fund this work.

The William Leech Fund was initially set up in 1955 with annual donations thereafter. It is represented by a 20% holding of shares in William Leech (Investments) Limited, with the other shares held equally by four other Christian charities.

Comparative	Balance 1 April 2023 £000	Income £000	Expenditure £000	Transfers £000	Gains / (losses) £000	Balance 31 March 2024 £000
<b>Permanent endowments</b>						
E.S. Brant	2,183	-	-	-	443	2,626
Sir James Reckitt Trust	841	-	-	-	104	945
W.J. Davis Trust	1,265	-	-	-	235	1,500
Other	1,464	-	-	-	137	1,601
	<u>5,753</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>919</u>	<u>6,672</u>
<b>Expendable endowments</b>						
William Leech Fund	9,485	271	-	-	860	10,616
<b>Total</b>	<u>15,238</u>	<u>271</u>	<u>-</u>	<u>-</u>	<u>1,779</u>	<u>17,288</u>



## 22. RESTRICTED PROPERTY FUND (Consolidated and Trust)

Funding of properties for charitable purposes

	Balance 1 April 2024 £000	Income £000	Expenditure £000	Transfers £000	Gains / (losses) £000	Balance 31 March 2025 £000
Consolidated and Trust	352,212	5,255	(14,016)	23,623	-	367,074
<b>Comparative</b>						
	Balance 1 April 2023 £000	Income £000	Expenditure £000	Transfers £000	Gains / (Losses) £000	Balance 31 March 2024 £000
Consolidated and Trust	343,786	12,696	(25,411)	21,141	-	352,212

## 23. OTHER RESTRICTED FUNDS (Consolidated and Trust)

	Balance 1 April 2024 £000	Income £000	Expenditure £000	Transfers £000	Gains / (losses) £000	Balance 31 March 2025 £000
Corps funds	55,368	46,382	(44,925)	(815)	-	56,010
Legacy reserves	89,658	16,571	(10,170)	-	-	96,059
Trust funds	2,478	55	(291)	(20)	(64)	2,158
Specific donations	13,149	3,372	(2,117)	157	-	14,561
Consolidated and Trust	160,653	66,380	(57,503)	(678)	(64)	168,788
<b>Comparative</b>						
	Balance 1 April 2023 £000	Income £000	Expenditure £000	Transfers £000	Gains / (Losses) £000	Balance 31 March 2024 £000
Corps funds	53,660	44,831	(40,241)	(2,882)	-	55,368
Legacy reserves	84,466	5,920	(728)	-	-	89,658
Trust funds	2,335	27	(355)	-	471	2,478
Specific donations	14,086	2,929	(5,697)	1,831	-	13,149
Consolidated and Trust	154,547	53,707	(47,021)	(1,051)	471	160,653

## 24. UNRESTRICTED FUNDS (Consolidated and Trust)

	2025 £000	2024 £000
Designated funds (i)	290,280	268,414
General reserve (ii)	70,257	102,218
Consolidated	360,537	370,632

The consolidated unrestricted funds include general reserves (which includes non-charitable trading funds) and designated funds. General reserves are utilised to fund the day-to-day needs of The Salvation Army. These were £70m as at 31 March 2025 (2024: £102m). The designated funds are unrestricted but set aside by the directors for specific purposes, £290m (2024: £268m).

	Balance 1 April 2024 £000	Income £000	Expenditure £000	Transfers £000	Gains / (losses) £000	Balance 31 March 2025 £000
Property purposes	61,422	6	(495)	29,484	-	90,417
Investment property	69,708	-	-	-	10,406	80,114
Unrealised gains						
Other investments	108,534	-	-	-	(3,907)	104,627
Unrealised gains						
Divisional headquarters	6,088	309	(471)	80	-	6,006
Reserves	22,662	-	(1,007)	(12,539)	-	9,116
Other						-
<b>Designated funds (i)</b>	<b>268,414</b>	<b>315</b>	<b>(1,973)</b>	<b>17,025</b>	<b>6,499</b>	<b>290,280</b>
General reserve (ii)	102,218	266,061	(258,376)	(39,970)	324	70,257
<b>Consolidated</b>	<b>370,632</b>	<b>266,376</b>	<b>(260,349)</b>	<b>(22,945)</b>	<b>6,823</b>	<b>360,537</b>

£24m transfers from unrestricted to restricted relates to property projects. Whilst some projects are funded by restricted sources such as legacies, most come from the designated property reserves. With several hundred projects ongoing, the £24m represents a net inflow of funding into projects compared to an outflow (sales projects) during the year.

#### (i) Designated funds

The Unrestricted Funds of The Salvation Army include the following designated reserves which have been set aside by the directors for specific purposes. Designated funds are kept under review by SATCO to ensure their purpose remains in the medium term.

- Property purposes: the reserve includes Property Sold Reserve where money is set aside to spend on future property projects determined by the directors, and the Major Component Replacements Reserve which holds funds required for upcoming major spends.
- Investment property unrealised gains: the reserve holds the value of unrealised gains / losses on investment property
- Other investments unrealised gains: the reserve holds the value of unrealised gains / losses on other investments separate unrecognised gains still subject to market risk.
- Divisional headquarters reserves: the reserves hold funds required for programmes and initiatives directed by the board for specific divisional headquarters use.
- Other: the reserves hold funds other than the above-mentioned purposes. These include £nil in respect of the Officers Pension Fund (2024: £7.5m), £nil provision against the, now closed, employees Defined Benefit scheme (2024: £7.3m), Corps Initiatives and training £6.2m (2024: £5.2m) and a Legal liability reserve £1.4m (2024: £1.5m).

#### (ii) General reserve

This is required to fund the day-to-day needs of The Salvation Army.

#### Comparative

	2024 £000	2023 £000
Designated funds (i)	268,414	236,728
General reserve (ii)	102,218	103,076
<b>Consolidated</b>	<b>370,632</b>	<b>339,804</b>

	Balance 1 April 2023	Income	Expenditure	Transfers	Gains / (Losses)	Balance 31 March 2024
	£000	£000	£000	£000	£000	£000
Property purposes	58,342	1,517	(1,414)	2,977	-	61,422
Investment property unrealised gains	70,297	-	-	-	(589)	69,708
Other investments unrealised gains	81,322	-	-	(1)	27,213	108,534
Divisional headquarters reserves	5,879	228	(225)	206	-	6,088
Other	20,888	102	(2,048)	3,720	-	22,662
<b>Designated funds (i)</b>	<b>236,728</b>	<b>1,847</b>	<b>(3,687)</b>	<b>6,902</b>	<b>26,624</b>	<b>268,414</b>
General reserve (ii)	103,076	258,797	(232,764)	(26,992)	101	102,218
<b>Consolidated</b>	<b>339,804</b>	<b>260,644</b>	<b>(236,451)</b>	<b>(20,090)</b>	<b>26,725</b>	<b>370,632</b>

## 25. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

Fund Balances at 31 March 2025 are represented by:

	Endowment Funds	Restricted Funds		Unrestricted Funds	Total Funds
	£000	Property £000	Other £000	£000	£000
Intangible assets	-	-	-	437	437
Fixed assets	-	367,074	-	53,792	420,866
Investments	16,474	-	112,778	222,684	351,936
Current assets	-	-	56,010	135,557	191,567
Current liabilities	-	-	-	(45,359)	(45,359)
Long-term liabilities	-	-	-	(6,574)	(6,574)
<b>Total Net Assets</b>	<b>16,474</b>	<b>367,074</b>	<b>168,788</b>	<b>360,537</b>	<b>912,873</b>

Fund Balances at 31 March 2024 are represented by:

	Endowment Funds	Restricted Funds		Unrestricted Funds	Total Funds
	£000	Property £000	Other £000	£000	£000
Intangible assets	-	-	-	148	148
Fixed assets	-	352,212	-	64,631	416,843
Investments	17,288	-	102,346	214,386	334,020
Current assets	-	-	58,307	183,093	241,400
Current liabilities	-	-	-	(84,705)	(84,705)
Long-term liabilities	-	-	-	(6,921)	(6,921)
<b>Total net assets</b>	<b>17,288</b>	<b>352,212</b>	<b>160,653</b>	<b>370,632</b>	<b>900,785</b>

## 26. CAPITAL COMMITMENTS

The directors are continuing the process of refurbishing and developing Salvation Army properties. At the Balance Sheet date, capital commitments both contracted for, and board approved not yet contracted for entered by The Salvation Army Trust in respect of property capital schemes amounted to £3.1m (2024: £7.3m).

## 27. OPERATING LEASE COMMITMENTS

As at 31 March 2025, the total commitments under non-cancellable operating leases on vehicles, equipment, land, and buildings, are as follows:

	2025	2024
	£000	£000
Expiring within 1 year	9,814	7,050
Expiring between 2 and 5 years	26,138	17,249
Expiring in over 5 years	6,324	5,401
	<u>42,276</u>	<u>29,700</u>

Lease payments of £11,690k (2024: £9,917k) were charged to the Consolidated Statement of Financial Activities during the year.

## 28. OPERATING LEASE- CONTRACTED INCOME

As at 31 March 2025, the total contracted income under non-cancellable operating leases are as follows:

Amounts due within one year	2025	2024
	£000	£000
Expiring within 1 year	471	496
Expiring between 2 and 5 years	835	394
Expiring in over 5 years	26	13
	<u>1,332</u>	<u>903</u>

Lease income of £5,105k (2024: £7,211k) was recognised in the Consolidated Statement of Financial Activities during the year.

## 29. RELATED PARTY TRANSACTIONS

The Salvation Army Social Work Trust (registration number 215174) is a linked charity of the Salvation Army Trust, both trusts together representing the work of The Salvation Army across the UK.

The Salvation Army Trust supports the work of other connected Salvation Army trusts through the payment of grants and these are set out in Note 8. Grants of £3.2 million were paid to The Salvation Army International Trust and overseas Salvation Army territories (2024: £2.4 million) and a grant of £26.3 million was paid to The Salvation Army Social Work Trust (2024: £29.7 million). There was no balance of grants payable/receivable between the Trusts at the year-end (2024: £nil).

The Salvation Army Trust gave a loan of £565K to Salvation Army Homes a connected party with the Salvation Army Social Work Trust group.

An overhead recharge of £11.8m (2024: £10.8m) was charged to The Salvation Army Social Work Trust during the year, representing that Trust's share of central overhead costs, specific to The Salvation Army Social Work Trust which were incurred by The Salvation Army Trust. The full amount of the overhead recharge of, £11.8m (2024: £10.8m) was outstanding at year end. In addition, recharges of £76k (2024: £105k) were charged to The Salvation Army Social Work Trust for hire of rooms at corps premises.

The Salvation Army General Insurance Corporation Ltd (SAGIC) (registered no 101071) provided insurance to the value of £2.9m (2024: £3.6m). SAGIC also provided £1.2m to the Social Work Trust, a connected party (2024: £1.1m).

The Salvation Army Trading Company Ltd (registered no 02605817) exists as the trading arm of the Salvation Army Trust. It is 100% owned subsidiary. Its primary purpose is to undertake retail sales of second-hand goods i.e., the reuse and recycling of donated clothing and other household items through 256 charity shops and donation centres

nationwide. It also supports the SP&S Division which accommodates two areas in turn - SP&S Services and SP&S Music. These work-streams focus on supplying The Salvation Army in the UK and internationally, as well as market-leading publications, recordings, and streaming services. During the year, The Salvation Army Trust received £nil in Gift Aid (2024: £1.3m), other receipts included £64k (2024: £390k) relating to donations and other income from SATCoL. The Salvation Army Trusts made £1.1m (2024: £1.4m) of purchases from SATCoL. These purchases comprised purchased literature (periodicals) of £819k (2024: £702k), uniforms of £121k (2024: £126k) and other purchases of £160k (2024: £572k) of which £57k (2024: £345k) was outstanding at year end. In addition, The Salvation Army Trust received £10.2m (2024: £7.8m) of retail gift aid from SATCoL and was recharged £7.6m (2024: £nil) by SATCoL in the year. Included in amounts owed by group undertakings in Note 18 is £6.8m (2024: £8.3m) due from SATCoL at year end.

The Salvation Army International Trust (registration number 1000566) exists to further the work of The Salvation Army and of its International Headquarters (IHQ). The operation of IHQ is therefore an integral part of the work of the Trust. IHQ is responsible for coordinating the international work and overseeing strategy. The Salvation Army is, for administrative purposes, divided into autonomous territories (generally by region or country). Each territory is governed, through local registration(s), in accordance with the applicable local laws, and the Trust works with and through these separate legal entities. However, The Salvation Army remains under the oversight, direction, and control of the General of The Salvation Army, as set out in greater detail in The Salvation Army Act 1980. The work of The Salvation Army in the United Kingdom and the Republic of Ireland is directed by the United Kingdom and Ireland Territory, with resources provided through trusts administered by The Salvation Army Trustee Company. The two principal trusts of this territory are The Salvation Army Trust and The Salvation Army Social Work Trust.

The Salvation Army Trust uses the banking services of Reliance Bank Limited, which is a subsidiary of The Salvation Army International Trust. At the year-end, The Salvation Army Trust held balances of £41.0 million with Reliance Bank (2024: £95.0 million). Interest was earned on deposit balances on a normal commercial basis. Included in accrued income (Note 18) is an amount of £3,133k (2024: £2,578k) which is the deferred consideration due in connection with the sale of shares in Reliance Bank in 2018/19 and which is receivable after more than one year.

Trustee Expenses - £nil for both 2024 and 2025 (see note 10).

Details of the remuneration and expenses paid to the Key Management Personnel and their close families are included in note 11.

### 30. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH (OUTFLOW)/INFLOW FROM OPERATING ACTIVITIES

	2025 £000	2024 £000
<b>Net movement in funds</b>	12,088	47,410
(Gains) on investments	(5,659)	(28,975)
Depreciation: Properties	10,468	8,565
Property schemes in progress write-off	2,600	12,494
Depreciation: Motor vehicles and equipment	6,940	4,760
Amortisation of goodwill	178	148
Gain on disposal of properties	(22,631)	(18,338)
Investment income	(9,138)	(12,529)
Decrease in stocks	382	111
(Increase) in debtors	(13,643)	(22,711)
(Decrease)/increase in creditors	(39,364)	44,478
(Decrease) in provisions	(290)	(419)
	<u>(70,157)</u>	<u>(12,416)</u>
<b>Net cash (outflow)/inflow from operating activities</b>	<b><u>(58,069)</u></b>	<b><u>34,994</u></b>

### 31. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITY

As required by FRS 102, the SOFA set out below is the full analysis for the 2024 comparative.

	Endowment £000	Restricted £000	Unrestricted £000	2024 £000
<b>INCOME AND ENDOWMENTS FROM</b>				
<b>Donations, legacies and grants</b>				
Legacies	-	12,189	72,139	84,328
Donations – Public	-	10,807	62,614	73,421
Donations – Members	-	17,521	161	17,682
Grants	271	3,825	108	4,204
<b>Trading activities</b>	-	13,448	99,239	112,687
<b>Investments</b>	-	652	11,877	12,529
<b>Other</b>				
Gain on disposal of property	-	3,832	14,506	18,338
Other income	-	4,129	-	4,129
<b>Total income</b>	<b>271</b>	<b>66,403</b>	<b>260,644</b>	<b>327,318</b>
<b>EXPENDITURE</b>				
<b>Raising funds</b>				
Costs of raising donations, legacies, and grants	-	62	19,685	19,747
Costs of trading activities	-	7,511	103,467	110,978
	-	7,573	123,152	130,725
<b>Charitable activities</b>				
Church and evangelism programmes	-	24,348	40,068	64,416
Community programmes	-	35,287	29,055	64,342
International programmes	-	5,206	3,700	8,906
Training programmes	-	18	7,673	7,691
Youth and young people programmes	-	-	3,103	3,103
Grant to the Salvation Army Social Work Trust	-	-	29,652	29,652
	-	64,859	113,251	178,110
<b>Financing costs</b>	-	-	48	48
	-	-	48	48
<b>Total expenditure</b>	<b>-</b>	<b>72,432</b>	<b>236,451</b>	<b>308,883</b>
Gains on investments	1,779	471	26,725	28,975
<b>Net Income/(expenditure)</b>	<b>2,050</b>	<b>(5,558)</b>	<b>50,918</b>	<b>47,410</b>
Transfer between funds	-	20,090	(20,090)	-
<b>NET MOVEMENT IN FUNDS</b>	<b>2,050</b>	<b>14,532</b>	<b>30,828</b>	<b>47,410</b>
Fund balances brought forward	15,238	498,333	339,804	853,375
<b>Fund balances carried forward at 31 March 2024</b>	<b>17,288</b>	<b>512,865</b>	<b>370,632</b>	<b>900,785</b>