REGISTERED COMPANY NUMBER: 08230197 (England and Wales)
REGISTERED CHARITY NUMBER: 1151194

Report of the Trustees and

Financial Statements for the Year Ended 31 March 2026

for

Veterans in Communities
(A Company Limited by Guarantee)

N J Grindrod & Co Limited
First Floor
Sovereign House
Barehill Street
Littleborough
Lancashire
OL15 9BL

Veterans in Communities

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for the Year Ended 31 March 2026

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Veterans in Communities

Reference and Administrative Details
for the Year Ended 31 March 2026

TRUSTEES	R Barker MBE Chairman R Elliott (appointed 16/05/2025) B G Hyde BEM J B Payton MBE Major (Ret'd) C R Smethurst A Woods M Proctor
COMPANY SECRETARY	J B Payton MBE
REGISTERED OFFICE	VIC Centre 12 Bury Road Haslingden Rossendale BB4 5PL
REGISTERED COMPANY NUMBER	08230197 (England and Wales)
REGISTERED CHARITY NUMBER	1151194
INDEPENDENT EXAMINER	N J Grindrod & Co Limited First Floor Sovereign House Barehill Street Littleborough Lancashire OL15 9BL
SOLICITORS	Woodcock & Sons Princess Street Haslingden Rossendale Lancashire BB4 5NH

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Charitable Objects

The charitable objects of VIC as registered with the Charity Commission are:

To relieve need, suffering and distress amongst veterans of all branches of the Armed Forces and their partners, spouses and dependents in such ways as the Trustees shall think fit, particularly but not exclusively, by providing a comprehensive and diverse outreach programme developed, designed and delivered by veterans for veterans in the North West which supports veterans suffering the effects of war and have found the transition from military to civilian life difficult as a means to preserve and protect their physical and mental health; support their resettlement, rehabilitation, if needed, and their retraining to help them obtain employment.

VIC Mission Statement

To ensure that ex-service personnel and their families can return to, belong and prosper in their communities.

Objectives

- To provide open access to a trusted single point of contact ensuring all who may experience immediate and future difficulty in transitioning from military to civilian life in any way know where to go, who to see and what to do
- To provide a range of interventions to meet the individual need of the AFC member to accomplish transition
- To provide access to every opportunity available to maintain health and wellbeing and achieve a return to economic activity
- To provide ongoing support to veterans and their families that promotes continuing recovery for as long as is required and recognition that family and dependants as integral to recovery
- To deliver back to the community the benefit of their service skills and knowledge
- To provide subject matter expertise and support to Local Authorities and their Armed Forces Community Covenant partners in gaining a 'veterans eye-view' and assistance in engaging with the community
- To highlight and promote awareness of veterans needs
- To establish pathways and partnerships for joint working to achieve mutual outcomes and resource efficiencies

Veterans in Communities is founded on peer support and committed to partnership and collaborative working to achieve positive outcomes that result in returning, belonging and prospering.

OBJECTIVES AND ACTIVITIES

VIC Aims

- To provide support for ex-military personnel, ex-emergency services and prison service personnel and their families
- To encourage others to bring their knowledge, experience and expertise to provide help, support and advice to members of the Armed Forces and uniformed civilian communities and build on existing services and develop others
- To encourage the integration of former service personnel into civilian life by encouraging them to contribute their service experience and skills to help the local community
- To work together in partnership with others to support the Armed Forces Community Covenant in recognising in-service and ex-service personnel and their families.
- To establish partnerships through pledges which while not replacing statutory services, work towards addressing issues which affect former armed forces personnel and their families.

Volunteers

Veterans in Communities could not function without its volunteers. Volunteers contribute their time, skills, experience and dedication across every aspect of the organisation and remain the foundation on which the charity is built.

Volunteers support and deliver a wide range of activities including outreach services, welfare support, art groups, choir activities, allotment projects, model railway activities, Veterans in Production, fundraising events, remembrance activities, battlefield tours, community engagement projects, social inclusion activities, governance and administration.

The year also saw volunteers play a significant role with Armed Forces Day events, VE Day and VJ Day commemorations, the Rossendale Walk of Remembrance, Christmas hamper distribution and numerous fundraising initiatives throughout the area of benefit.

The Trustees estimate that volunteers contributed in excess of 10,000 hours during the year. Based upon National Minimum Wage rates, this contribution represents a value of more than £127,000 to the charity. Without this extraordinary commitment, Veterans in Communities would require significantly greater financial resources to maintain current service levels.

During the Christmas period alone, volunteers helped collect donations, pack and distribute 76 food hampers to veterans and families experiencing financial hardship, social isolation or other difficulties. Volunteers also ensured the VIC Centre remained a welcoming and supportive environment throughout holiday periods when many other services were closed.

The Trustees would like to place on record their sincere appreciation to every volunteer who has supported Veterans in Communities during the year. Their generosity, commitment and compassion continue to make a positive difference to the lives of veterans, their families and the wider community.

STRATEGIC REPORT

Achievements and performance

Fundraising activities

Members, volunteers, supporters, local businesses and community organisations have once again demonstrated outstanding generosity in supporting Veterans in Communities throughout the year. Fundraising activities undertaken by members, volunteers and community partners have generated valuable income while also raising awareness of the charity and the needs of the Armed Forces community.

The VIC Choir continued to be one of the charity's more successful fundraising activities, performing at supermarkets, community events, care homes and public venues throughout the year. Volunteer collectors and choir members raised significant funds while promoting the work of the charity to the wider public.

A particular highlight was the completion of the "Riding for Forces & Families" challenge, during which Operations Manager Phil Speddy and veteran Bob Brindley cycled 264 miles from London to Haslingden. The event raised £1,879.20 for veterans' causes and generated considerable public interest and support.

The annual Rossendale Walk of Remembrance also achieved considerable success, raising £688.85 whilst providing an opportunity for veterans and members of the public to take part in acts of remembrance across the Rossendale Valley.

Additional fundraising support was received through community events, concerts, raffles, charity stalls, business donations and matched funding schemes. These included support from Ring of Red M60, Tesco stores, Rossendale Valley Sounds, City Electrical Factors, Throttle Twisters Motorcycle Club, Hoghton Players, Wardle Flag 5 and many other organisations and individuals.

The Trustees are extremely grateful to everyone who has donated, raised funds, sponsored activities, volunteered their time or supported fundraising initiatives throughout the year. Their contribution enables VIC to continue delivering vital services to veterans and their families.

STRATEGIC REPORT

Achievements and performance

Highlights of the Year

Community Presence and Commemorations

Veterans in Communities continued to play a prominent role in commemorative activities throughout the year, ensuring that the contribution and sacrifice of the Armed Forces community remained visible across Lancashire and beyond. Members participated in Armed Forces Week flag raisings, Armed Forces Day celebrations, veterans' parades and community events throughout the area of benefit. The organisation hosted its own Armed Forces Family Fun Day at the VIC Centre, bringing together veterans, serving personnel, cadets, families and partner organisations.

The year marked both the 80th Anniversary of VE Day and VJ Day. VIC members attended and supported commemorative events at Lancaster Castle, Blackburn Cathedral, Accrington, Clitheroe, Preston, Helmshore and numerous local ceremonies. Veterans were involved in remembrance services, beacon lightings, educational activities with schools and community events which helped ensure the experiences of the wartime generation were remembered and shared with younger generations.

Remembrance remained central to the organisation's activities. The annual Rossendale Walk of Remembrance saw veterans and supporters visit almost 60 memorial sites across the Valley, observing acts of remembrance and engaging local communities. Members also represented VIC at Remembrance Sunday and Armistice Day services throughout Lancashire, nationally at the Festival of Remembrance in London and internationally.

The organisation further strengthened its work in preserving military heritage through the display of historic Rolls of Honour and Standards at the VIC Centre, ensuring local military history remains accessible to future generations.

Outreach and Support

VIC continued to deliver extensive outreach and welfare support across Lancashire and Greater Manchester. Regular outreach sessions were maintained in Rossendale, Hyndburn, Ribble Valley, Preston, Burnley, Pendle, Rochdale and Middleton, enabling veterans and family members to access support closer to home.

Support ranged from welfare and advocacy services to assistance with housing, benefits, employability, pensions, health and social connection. Throughout the year the organisation continued to support veterans experiencing crisis including homelessness and housing insecurity. Through strong partnership working with local housing providers and welfare organisations, veterans were supported into appropriate accommodation and ongoing recovery pathways.

The Sandbag Café in Preston, delivered jointly with Lancashire Armed Forces Veterans Association, completed a successful first year and continued to provide a trusted and welcoming environment for veterans from throughout Lancashire.

Health, Wellbeing and Social Inclusion

The charity continued to deliver a diverse programme of wellbeing and social inclusion activities designed to reduce isolation and improve quality of life. Regular activities included art groups, painting sessions in the style of Bob Ross, choir rehearsals and performances, model railway activities, allotment projects, walking groups, social inclusion trips, creative workshops and drop-in sessions. These activities provide opportunities for peer support, personal development and friendship while helping veterans rebuild confidence and community connections.

Partnership working with Mission Motorsport enabled veterans to access motorsport and karting experiences which proved highly popular and provided unique opportunities for challenge, confidence building and camaraderie.

VIC also supported innovative wellbeing activities including Woodland Xperiences outdoor activities and the pioneering Equine Scentwork programme developed with Adventure Neighground. The horse scent-detection project received significant interest and demonstrated the positive impact of nature-based activities and skills development on veteran wellbeing.

Towards the end of the reporting year VIC launched the pilot VIC-FIT programme, providing structured access to leisure facilities, peer support and health improvement opportunities for veterans. Early outcomes demonstrated improvements in physical health, confidence, social connection and wellbeing.

Community Projects and Creative Activities

The Creative Hub and Veterans in Production projects continued to expand. Veterans designed and produced a wide range of community and remembrance products including memorial items, bug hotels, educational projects, commemorative displays, personalised gifts and artistic works. These activities developed practical skills, confidence and opportunities for community engagement.

A major success during the year was the volunteer-led pop-up shop at Mill Gate Shopping Centre, Bury. The project showcased veteran artwork, creative products and the wider work of the charity to hundreds of members of the public. The initiative increased public awareness of VIC, generated income and created new opportunities for veterans involved in creative activities.

The organisation also continued to support veterans through participation in research and storytelling projects, including the ongoing promotion of the film Return, Belong, Prosper and development of the new Service and Support Legacy Media Project to capture and preserve veterans' experiences for future generations.

Partnership Working

Volunteers remain the foundation of Veterans in Communities. Across the organisation volunteers contributed thousands of hours supporting outreach activities, fundraising, governance, events, welfare support, community projects and social activities. Their contribution remains invaluable and enables VIC to extend its reach far beyond what would otherwise be possible.

Partnership working continues to be central to the charity's success. We remain grateful for the continued support and collaboration of organisations including Lancashire County Council, Lancashire Armed Forces Covenant Hub and partners, Lancashire Armed Forces Veterans Association, Burnley FC in the Community, Bay Veterans Association, Mission Motorsport, Citizen's Advice, SSAFA, Royal British Legion, Armed Forces Support Group, Catherine Smyth Media, Avoira, Stitches R Us, Greggs, Asda, Tesco, Forces Wellbeing Collective, Rossendale Leisure Trust, Anna Chaplaincy, Fighting With Pride, Advocacy Focus, local CVS organisations and numerous schools, business and community partners.

Organisational Development

The year included a successful leadership transition with founder, Bob Elliott, retiring as Operations Manager after helping establish and develop the organisation over many years. The trustees would like to formally recognise Bob's outstanding contribution to the growth and success of Veterans in Communities. Bob continues his involvement as a Trustee. Phil Speddy was appointed Operations Manager and has successfully led a number of new initiatives during the year.

VIC also commenced participation in the Weston Charity Awards Pilotlight 360 programme, providing strategic mentoring and development support aimed at improving sustainability and long-term resilience.

Most significantly, towards the end of the reporting period, Veterans in Communities secured funding through the Armed Forces Covenant Fund Trust's VALOUR Recognised Centres Development Fund. Working alongside Armed Forces Community Support and Veterans HQ, VIC will participate in a collaborative programme designed to strengthen support pathways and improve access to services for veterans and their families. This investment represents an important opportunity to develop future services and partnership working. As the programme commences during the following financial year, its operational and financial impact will be reflected in future reports.

Financial review
Financial position
The Statement of Financial Activities on page 12 shows the income received and expenditure incurred during the year and how resources have been applied in furtherance of the charity's objectives. Funds are categorised as either unrestricted, which are available for general charitable purposes at the Trustees' discretion, or restricted, which are applied in accordance with the conditions set by the donor or the funder.

The trustees are guarantors. Their liabilities as set out in the memorandum are limited to £10 per guarantor.

STRATEGIC REPORT
Financial review
Principal funders
Veterans in Communities is grateful to all funders, donors and supporters whose contributions enabled services to be maintained and expanded during the year. Major funding and grant support received included:

- Lancashire and South Cumbria Integrated Care Board
- Armed Forces Covenant Fund Trust
- Veterans Foundation
- Lancashire County Council
- Co-op Local Community Fund
- Mayor of Rossendale
- Benefact Group Movement for Good
- Asda Foundation

During the year Veterans in Communities was delighted to secure a three-year funding award of £75,000 from the Veterans Foundation, providing important support towards core staffing costs and organisational stability.

The Trustees also wish to acknowledge the support of local businesses, community groups, schools, churches, councillors, veterans' organisations and charitable trusts whose donations, sponsorship and practical assistance have contributed significantly to VIC's work throughout the year.

Investment policy
The Trustees of Veterans in Communities review the Investment Policy on an annual basis, considering cash flow needs of the organisation and the level of reserves available for investment.

At this time the Trustees feel there are not sufficient assets available for investment without creating a high risk level for cashflow.

The Trustees do take into consideration the limits of the Financial Services Compensation Scheme (FSCS). Consequently, Veterans in Communities holds bank accounts at two separate institutions; National Westminster and CAF Bank. This enables the distribution of funds to mitigate the risks in accordance with

FSCS limits. The Financial Policy and Procedures outlines the checks and balances in place to regulate financial transactions and handling of money within VIC.

STRATEGIC REPORT

Financial review

Reserves policy

The Trustees of Veterans in Communities review the Reserves Policy on an annual basis, considering the reserves available, the need to designate funds against potential redundancy costs, future commitments and the level of risk acceptable to the Trustees.

At 31 March 2026 VIC held free reserves of £21,642 after designated funds had been taken into account. Whilst this represents 8.8% of projected expenditure for 2026/27, the Trustees note that the forthcoming budget includes substantial restricted programme expenditure associated with the VALOUR Recognised Centres Development Fund which does not place the same demand on unrestricted reserves.

VIC is fortunate to hold the asset of the VIC building within its accounts. However, this building is held in trust for the community and its value cannot be realised to the benefit of VIC.

Designated Funds

The Trustees of Veterans in Communities have considered the development of the organisation and the length of employment of a number of staff. In order to mitigate against any funding risks in the coming year, the Trustees have deemed it prudent to designate funds to cover any required redundancies. As of 31st March 2026, the designated fund will remain at £15,000.

The Trustees have also designated funds across various projects:

Veterans in Production	£7,778
Creative Community Hub	£1,000
Model Railway club	£451

STRUCTURE, GOVERNANCE AND MANAGEMENT

Veterans In Communities (VIC) is a registered charity incorporated as a Company Limited by Guarantee in September 2012 and achieved charitable status in March 2013.

VIC has a Board of currently 7 Trustees responsible for governance and developing and driving strategy. A sub group of senior staff and 3 Trustees form the Executive Group that has a day- by-day management role. The Trustees are voluntary social entrepreneurs who are passionate about the area and have worked for years to make it a better place to live and work. They are all local people chosen for their skills and experience. They give generously of their private time, at their own expense, with a shared commitment to building a better future for ex-services personnel, their families and the wider community.

The Trustees are bound by a Code of Conduct and receive induction upon appointment. One third of the Directors, being longest in office, retire annually and are able to be re-elected by the members, if the individual is willing.

The Trustees have not claimed any expenses or received any remuneration during the year.

RISK MANAGEMENT

The Trustees of Veterans in Communities recognise their responsibility to identify, assess and manage all areas of risk in relation to the organisation. The Risk Management Policy outlines the principles of our risk management approach, the processes for identifying risk, and the methods used to assess those risks and mitigate against them.
It covers all matters where risk can arise, compromising staff and visitor safety. Risk management is undertaken in all areas of the organisation. Overall responsibility for risk management lies with the Board of Trustees. However, it is expected that all staff, volunteers and members will play their part in ensuring risk is minimised on a day to day basis.

The main areas of risk are considered to be:
- Governance
- Operational
- Financial
- Environmental or external
- Compliance (law and regulation)

The aim of the Risk Management Policy is to create robust structures, systems and processes that will minimise or eliminate, so far as is reasonably practicable, risks to staff, members, volunteers, the general public and the organisation by promoting consistency in practice. This policy is aimed at creating a strong understanding of the responsibility for the assessment and management of risk at all levels whether through individual practice or in management arrangements.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Veterans in Communities for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

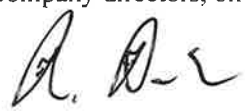
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

In accordance with the Charities (Accounts and Reports) Regulations 2008, the charity trustees have regard for the Charity Commission's public benefit guidance when developing and planning the charitable company's objectives and activities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 11th September 2026 and signed on the board's behalf by:



R Barker MBE - Trustee

Independent Examiner's Report to the Trustees of
Veterans in Communities

Independent examiner's report to the trustees of Veterans in Communities ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

N. James

N James

N J Grindrod & Co Limited
First Floor
Sovereign House
Barehill Street
Littleborough
Lancashire
OL15 9BL

3 September 2026

Veterans in Communities

Statement of Financial Activities
for the Year Ended 31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Voluntary income		147,860	2,037	149,897	128,219
Charitable activities					
Charitable Activities		13,341	45,722	59,063	47,827
Activities for generating funds	2	13,284	4,917	18,201	9,965
Investment income	3	437	99	536	1,398
Total		174,922	52,775	227,697	187,409
EXPENDITURE ON					
Raising funds		18,279	8,739	27,018	17,922
Charitable activities	4				
Charitable Activities		202,066	47,177	249,243	218,113
Total		220,345	55,916	276,261	236,035
NET INCOME/(EXPENDITURE)		(45,423)	(3,141)	(48,564)	(48,626)
RECONCILIATION OF FUNDS					
Total funds brought forward		91,294	13,785	105,079	153,705
TOTAL FUNDS CARRIED FORWARD		45,871	10,644	56,515	105,079

The notes form part of these financial statements

Veterans in Communities

Statement of Financial Position
31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
FIXED ASSETS					
Tangible assets	9	26,210	270,000	296,210	307,485
CURRENT ASSETS					
Debtors	10	-	8,307	8,307	7,382
Cash at bank and in hand		34,472	-	34,472	70,926
		34,472	8,307	42,779	78,308
CREDITORS					
Amounts falling due within one year	11	(12,474)	-	(12,474)	(10,714)
NET CURRENT ASSETS		21,998	8,307	30,305	67,594
TOTAL ASSETS LESS CURRENT LIABILITIES		48,208	278,307	326,515	375,079
CREDITORS					
Amounts falling due after more than one year	12	-	(270,000)	(270,000)	(270,000)
NET ASSETS		48,208	8,307	56,515	105,079

The notes form part of these financial statements

continued...

Statement of Financial Position - continued
31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
FUNDS	13				
Unrestricted funds:					
General Fund				21,461	48,446
Redundancy Contingency Fund				15,000	15,000
VIP				7,778	8,213
The Community Creative Hub				1,000	1,643
Railway Club				451	380
VPPP				-	1,224
Ongoing staff costs				-	10,000
Garfield Weston				181	6,388
				45,871	91,294
Restricted funds:					
DCEPT				-	7,736
Hardship Fund				1,933	1,633
Armed Forces Covenant Trust				-	1,445
Awards For All				1,148	1,216
Battlefields Trip				-	1,123
Small Grants				2,642	632
Veterans Foundation				4,921	-
				10,644	13,785
TOTAL FUNDS				56,515	105,079

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2026.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2026 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

Statement of Financial Position - continued
31 March 2026

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 3 September 2026 and were signed on its behalf by:



R Barker MBE - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Plant and machinery	- 25% on cost
Fixtures, fittings and office equipment	- 33% on cost and 25% on cost
Motor vehicles	- 25% on cost

The property is shown at the value when gifted and is not to be depreciated as it has no specific useful life. Its full value is shown within 'Tangible Fixed Assets' (note 9) and 'Contingent liability' (note 12) and will remain there indefinitely. Correspondingly, the 'Contingent liability' (note 12) will remain there indefinitely until VIC no longer has use for the property and it is gifted back to the Haslingden Community.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

2. ACTIVITIES FOR GENERATING FUNDS

	31.3.26	31.3.25
	£	£
Fundraising events	4,573	6,879
Rental income (room hire)	575	495
Art sales	2,721	472
Craft sales	1,256	104
Other sales	8,293	1,272
Clothing sales	783	743
	18,201	9,965

3. INVESTMENT INCOME

	31.3.26	31.3.25
	£	£
Bank interest	536	1,398

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs	Totals
	£	£	£
Charitable Activities	234,820	14,423	249,243

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.26	31.3.25
	£	£
Accountancy fees	3,148	2,994
Depreciation - owned assets	11,275	7,617

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

continued...

7. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.26	31.3.25
Support staff	8	6

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Voluntary income	128,219	-	128,219
Charitable activities			
Charitable Activities	6,500	41,327	47,827
Activities for generating funds	7,205	2,760	9,965
Investment income	1,398	-	1,398
Total	143,322	44,087	187,409
EXPENDITURE ON			
Raising funds	10,193	7,729	17,922
Charitable activities			
Charitable Activities	177,703	40,410	218,113
Total	187,896	48,139	236,035
NET INCOME/(EXPENDITURE)	(44,574)	(4,052)	(48,626)
RECONCILIATION OF FUNDS			
Total funds brought forward	135,867	17,838	153,705
TOTAL FUNDS CARRIED FORWARD	91,293	13,786	105,079

continued...

9. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures, fittings and office equipment £	Motor vehicles £	Totals £
COST					
At 1 April 2025 and 31 March 2026	270,000	14,632	29,920	63,096	377,648
DEPRECIATION					
At 1 April 2025	-	14,632	29,920	25,611	70,163
Charge for year	-	-	-	11,275	11,275
At 31 March 2026	-	14,632	29,920	36,886	81,438
NET BOOK VALUE					
At 31 March 2026	270,000	-	-	26,210	296,210
At 31 March 2025	270,000	-	-	37,485	307,485

Depreciation on the property is no longer required and has therefore been written back to its original gifted value on the basis that VIC will enjoy use during its lifetime and will not benefit from any appreciation in value after any transfer of ownership.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26 £	31.3.25 £
Trade debtors	1,872	947
Prepayments and accrued income	6,435	6,435
	8,307	7,382

continued...

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26	31.3.25
	£	£
Trade creditors	2,900	2,654
Social security and other taxes	4,031	3,652
Other creditors	1,016	-
Accruals	4,527	4,408
	12,474	10,714

12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.26	31.3.25
	£	£
Contingent liability in respect of Gifted Property	270,000	270,000

13. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	At 31.3.26
	£	£	£
Unrestricted funds			
General Fund	48,446	(26,985)	21,461
Redundancy Contingency Fund	15,000	-	15,000
VIP	8,213	(435)	7,778
The Community Creative Hub	1,643	(643)	1,000
Railway Club	380	71	451
VPPP	1,224	(1,224)	-
Ongoing staff costs	10,000	(10,000)	-
Garfield Weston	6,388	(6,207)	181
	91,294	(45,423)	45,871
Restricted funds			
DCEPT	7,736	(7,736)	-
Hardship Fund	1,633	300	1,933
Armed Forces Covenant Trust	1,445	(1,445)	-
Awards For All	1,216	(68)	1,148
Battlefields Trip	1,123	(1,123)	-
Small Grants	632	2,010	2,642
Veterans Foundation	-	4,921	4,921
	13,785	(3,141)	10,644
TOTAL FUNDS	105,079	(48,564)	56,515

continued...

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	21,908	(47,893)	(25,985)
Designated Funds	11,658	(11,658)	-
Donations	592	(592)	-
VIP	241	(676)	(435)
The Community Creative Hub	9,663	(11,306)	(1,643)
Income Generation	486	(486)	-
Railway Club	300	(229)	71
VPPP	40,715	(41,939)	(1,224)
Ongoing staff costs	-	(10,000)	(10,000)
Integrated Care Board	89,316	(89,316)	-
Garfield Weston	-	(6,207)	(6,207)
	174,879	(220,302)	(45,423)
Restricted funds			
DCEPT	-	(7,736)	(7,736)
Hardship Fund	300	-	300
Armed Forces Covenant Trust	29,813	(31,258)	(1,445)
Awards For All	-	(68)	(68)
Clitheroe	503	(503)	-
Battlefields Trip	4,055	(5,178)	(1,123)
Small Grants	6,145	(4,135)	2,010
Veterans Foundation	11,959	(7,038)	4,921
Valour	43	(43)	-
	52,818	(55,959)	(3,141)
TOTAL FUNDS	227,697	(276,261)	(48,564)

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General Fund	46,319	1,889	238	48,446
Vehicle Replacement Fund	50,000	(39,762)	(10,238)	-
Redundancy Contingency Fund	15,000	-	-	15,000
VIP	8,816	(603)	-	8,213
The Community Creative Hub	5,055	(3,412)	-	1,643
VIC Hyndburn	249	(249)	-	-
Railway Club	428	(48)	-	380
VPPP	-	1,224	-	1,224
Ongoing staff costs	10,000	(10,000)	10,000	10,000
Garfield Weston	-	6,388	-	6,388
	135,867	(44,573)	-	91,294
Restricted funds				
DCEPT	7,736	-	-	7,736
Hardship Fund	1,633	-	-	1,633
Armed Forces Covenant Trust	-	1,445	-	1,445
Awards For All	1,216	-	-	1,216
Battlefields Trip	1,684	(561)	-	1,123
Small Grants	5,569	(4,937)	-	632
	17,838	(4,053)	-	13,785
TOTAL FUNDS	153,705	(48,626)	-	105,079

continued...

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	27,625	(25,736)	1,889
Vehicle Replacement Fund	-	(39,762)	(39,762)
VIP	150	(753)	(603)
The Community Creative Hub	3,782	(7,194)	(3,412)
Income Generation	3,478	(3,478)	-
VIC Hyndburn	-	(249)	(249)
Railway Club	-	(48)	(48)
VPPP	13,787	(12,563)	1,224
Ongoing staff costs	-	(10,000)	(10,000)
Integrated Care Board	88,000	(88,000)	-
Garfield Weston	6,500	(112)	6,388
	143,322	(187,895)	(44,573)
Restricted funds			
Armed Forces Covenant Trust	38,857	(37,412)	1,445
Battlefields Trip	2,760	(3,321)	(561)
Small Grants	2,470	(7,407)	(4,937)
	44,087	(48,140)	(4,053)
TOTAL FUNDS	187,409	(236,035)	(48,626)

continued...

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.26 £
Unrestricted funds				
General Fund	46,319	(25,096)	238	21,461
Vehicle Replacement Fund	50,000	(39,762)	(10,238)	-
Redundancy Contingency Fund	15,000	-	-	15,000
VIP	8,816	(1,038)	-	7,778
The Community Creative Hub	5,055	(4,055)	-	1,000
VIC Hyndburn	249	(249)	-	-
Railway Club	428	23	-	451
Ongoing staff costs	10,000	(20,000)	10,000	-
Garfield Weston	-	181	-	181
	135,867	(89,996)	-	45,871
Restricted funds				
DCEPT	7,736	(7,736)	-	-
Hardship Fund	1,633	300	-	1,933
Awards For All	1,216	(68)	-	1,148
Battlefields Trip	1,684	(1,684)	-	-
Small Grants	5,569	(2,927)	-	2,642
Veterans Foundation	-	4,921	-	4,921
	17,838	(7,194)	-	10,644
TOTAL FUNDS	153,705	(97,190)	-	56,515

continued...

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	49,533	(74,629)	(25,096)
Designated Funds	11,658	(11,658)	-
Donations	592	(592)	-
Vehicle Replacement Fund	-	(39,762)	(39,762)
VIP	391	(1,429)	(1,038)
The Community Creative Hub	13,445	(17,500)	(4,055)
Income Generation	3,964	(3,964)	-
VIC Hyndburn	-	(249)	(249)
Railway Club	300	(277)	23
VPPP	54,502	(54,502)	-
Ongoing staff costs	-	(20,000)	(20,000)
Integrated Care Board	177,316	(177,316)	-
Garfield Weston	6,500	(6,319)	181
	318,201	(408,197)	(89,996)
Restricted funds			
DCEPT	-	(7,736)	(7,736)
Hardship Fund	300	-	300
Armed Forces Covenant Trust	68,670	(68,670)	-
Awards For All	-	(68)	(68)
Clitheroe	503	(503)	-
Battlefields Trip	6,815	(8,499)	(1,684)
Small Grants	8,615	(11,542)	(2,927)
Veterans Foundation	11,959	(7,038)	4,921
Valour	43	(43)	-
	96,905	(104,099)	(7,194)
TOTAL FUNDS	415,106	(512,296)	(97,190)

continued...

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

Veterans in Communities

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS				
Voluntary income				
Donations	15,570	2,037	17,607	16,485
Fundraising-Singing	1,929	-	1,929	2,689
Income Generation	3,830	-	3,830	2,983
VPPP	40,588	-	40,588	13,787
Integrated Care Board	84,497	-	84,497	88,000
VIP income	241	-	241	150
Voluntary income - General	-	-	-	3,000
Bob Ross fees	1,205	-	1,205	1,125
	147,860	2,037	149,897	128,219
Activities for generating funds				
Fundraising events	581	3,992	4,573	6,879
Rental income (room hire)	575	-	575	495
Art sales	2,721	-	2,721	472
Craft sales	1,256	-	1,256	104
Other sales	7,368	925	8,293	1,272
Clothing sales	783	-	783	743
	13,284	4,917	18,201	9,965
Investment income				
Bank interest	437	99	536	1,398
Charitable activities				
Railway club subs	300	-	300	-
Grants	13,041	45,722	58,763	47,827
	13,341	45,722	59,063	47,827
Total incoming resources	174,922	52,775	227,697	187,409
EXPENDITURE				
Other trading activities				
Projects costs	18,279	8,739	27,018	17,922
Charitable activities				
Wage costs	152,810	39,097	191,907	165,814
Carried forward	152,810	39,097	191,907	165,814

Veterans in Communities

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
Charitable activities				
Brought forward	152,810	39,097	191,907	165,814
Gas, electricity and water	9,291	1,904	11,195	11,876
Telephone and computer costs	4,630	1,476	6,106	5,344
Post, stationery and adverts	5,309	758	6,067	7,216
Motor expenses	1,383	694	2,077	1,217
Travel and refreshments	3,472	1,178	4,650	3,995
Insurance	4,944	222	5,166	4,376
Professional fees	3,892	355	4,247	4,693
Cleaning and hygiene	1,169	351	1,520	673
Staff training	96	-	96	335
Bank charges	129	8	137	115
Subscriptions	211	30	241	205
Sundries	1,064	347	1,411	1,643
	188,400	46,420	234,820	207,502
Support costs				
Finance				
Motor vehicles	11,275	-	11,275	7,617
Governance costs				
Auditors' remuneration	2,391	757	3,148	2,994
Total resources expended	220,345	55,916	276,261	236,035
Net expenditure	(45,423)	(3,141)	(48,564)	(48,626)

Veterans in Communities Annual General Meeting

Summary of Achievements and Performance 2025 / 2026

Presented by
Amanda Walton,
Chief Executive Officer

VIC
VETERANS IN COMMUNITIES
Return Belong Prosper

Support Provided for former Armed Forces services and Emergency Services personnel and their families

- Over 120 new members identified, registered and supported
- 300+ outreach sessions delivered across Rossendale, Hyndburn, Ribble Valley, Burnley, Pendle, Preston, Rochdale and Middleton
- Over 200 beneficiaries accessing VIC groups and support services each week
- Safe Space and Warm Space provision maintained
- Continued support of existing and new members of VIC

Support Provided for former Armed Forces services and Emergency Services personnel and their families

- In referral pathways – family, CVS, Social Prescribers, Police, GP's, Military Veterans Service, self-referrals, third sector referrals
- Out referral pathways – Royal British Legion, Blind Veterans UK, housing support providers, Op Fortitude, Military Veterans Service, Op Courage, Beacon Gambling, VIC Food bank, LA Household Support Funds, SSAFA, Citizens Advice, third sector
- The centre is used by Inspire, Op Courage, Military Veterans Service, Blind Veterans and Citizens Advice.
- The VIC centre was accessed over 2,000 times.

Support Provided for former Armed Forces services and Emergency Services personnel and their families

- Trips included a Battlefield Tour to France and Belgium, Carnforth Heritage Centre, Mission Motorsport events and social inclusion outings.
- 76 Christmas hampers were packed and distributed to veterans and families experiencing difficulties.
- Christmas opening hours during the festive period recognising a difficult time when most organisations are closed.

VE Day 80 and VJ Day 80

Return I Belong I Prosper



Supported commemorative events across Lancashire



Educational activities with schools and community groups



Veterans participated in parades, services and beacon lighting events



Ensured the experiences of the wartime generation continue to be remembered

Health, Wellbeing and Social Inclusion

Return I Belong I Prosper

- Art and Crafts
- Choir
- Allotment
- Model Railway
- Equine Scentwork Project
- VIC - FIT
- Social Inclusion Trips
- Outdoor activities - Mission Motorsport
  - Woodland Xperiences
  - walking groups
- Social Peer Support Groups
- 76 hampers Christmas
- Christmas opening



Remembrance

- 60 mile Rossendale Walk of Remembrance
- Nearly 60 memorial sites visited
- Attendance at the National Festival of Remembrance
- Armistice and Remembrance events across Lancashire
- Historic Rolls of Honour and Standards displayed at VIC Centre

Belonging to the Community

Return | Belong | Prosper



- Veterans used creativity to build confidence and new skills
- Artwork, laser engraving and handcrafted products showcased publicly
- Mill Gate Shopping Centre Pop-Up Shop attracted strong community interest
- Veteran artwork and products sold to the public
- Community commissions delivered, including Bug Hotels and memorial products
- Historic Rolls of Honour and Standards displayed at the VIC Centre

Working in Partnership to Support the Armed Forces Covenant

Return | Belong | Prosper

- Sandbag Café (Preston) in conjunction with Lancashire Armed Forces Association
- Burnley FC in the Community and Armed Forces Support Group (Pendle)
- Thrive Together (Forces Wellbeing Collective) – connecting organisations across Lancashire and the North West
- Participation in Remembrance events and Ring of Red (M60) ride
- VIC Standard paraded locally
- Involvement in several Armed Forces Day and community flag-raising events
- Continued collaboration with statutory and third sector partners supporting the Armed Forces Community
- Successfully secured VALOUR Recognised Centres Development Fund

Organisational Development for the Future

- Successful leadership transition
- Bob Elliott retired as Operations Manager
- Phil Speddy appointed Operations Manager
- Weston Charity Award - Pilotlight 360 Programme commenced
- Veterans Foundation funding secured
- VALOUR Recognised Centres Development Fund awarded
- Continued with participation in research and legacy projects documenting veterans' experiences



Our Volunteers

More than 10,000 volunteer hours
Equivalent value exceeding £127,000
VIC volunteers are involved in:

- Organising and leading VIC groups and activities
- Outreach
- Welfare support
- Peer support
- Art and crafts groups
- Model railway club
- Veterans in Production (VIP
- Choir
- Fundraising
- Decorating and DIY skills
- Veterans in Production
- Family history research
- Quizzes
- Social inclusion activities
- Stalls and information stands
- Governance and Trustees



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Fundraising

- Over £73,000 secured in grant funding
- Over £17,000 received in trading income
- £2,000 raised by the VIC Choir during their public performances
- Over £20,000 received by way of donations, legacies and fundraising events

- November Walk of Remembrance – 60 miles between memorial sites in Rossendale
- Riding for Forces and Families cycle challenge Cenotaph (London) to VIC Centre (Haslingden)
- Choir supermarket performances – raising awareness and fundraising
- Carp fishing social events
- Community supporters and individual donors

Fundraising Initiatives

Thank You To Our Funders

Return | Belong | Prosper

NHS
Lancashire and South Cumbria
Integrated Care Board

THE ARMED FORCES COVENANT FUND TRUST

VETERANS' FOUNDATION

ROSSENDALE BOROUGH COUNCIL

ASDA Foundation

Lancashire County Council

Co-op Local Community Fund

MOVEMENT FOR GOOD

Thank You To Our Fundraisers

Return | Belong | Prosper



Housing, Stability and Friendship

During the year, Veterans in Communities supported two veterans experiencing significant housing difficulties and personal challenges.

One was living in accommodation that was negatively affecting wellbeing and mental health, while the other became homeless following a relationship breakdown and had very limited support available.

Through partnership working with housing providers, homelessness services and local support agencies, both veterans were successfully offered accommodation in the same supported housing property.

Our staff introduced them to one another, they quickly discovered shared military experiences and common interests. They have now settled into their new accommodation, developed a supportive friendship and are beginning to rebuild stability and confidence in their lives.

This case demonstrates the importance of partnership working, early intervention and peer support in helping veterans overcome difficult circumstances and move towards a more positive future.

Confidence Through Creativity

One member joined the Veterans in Communities art group experiencing low confidence, poor self-esteem and social isolation.

Through regular attendance and encouragement from other members, the individual began to develop both artistic skills and confidence.

Participation gradually increased from attending sessions to joining trips and becoming a valued part of the group.

A significant milestone came when one of the member's paintings was successfully sold. The achievement had a profound positive impact, and family members later reported a noticeable improvement in confidence and wellbeing at home.

This case highlights how creative activities can provide more than a hobby, creating opportunities for social connection, personal achievement and improved mental wellbeing.

Closing Remarks

2025/26 has been a year of growth, partnership, impact and opportunity.

We have continued to support hundreds of veterans and family members whilst strengthening the organisation for the future.

None of this would have been possible without our volunteers, trustees, staff, supporters, partners and funders.

On behalf of Veterans in Communities, thank you for helping us, to help veterans and their families to Return, Belong and Prosper.