Charity registration number 1202649 (England and Wales)

PTSD RESOLUTION CIO

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2026

Caladine

Chartered Certified Accountants

PTSD RESOLUTION CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Colonel A Gauvain (Chair) Mr G Bassett Mr D P Bishop Mr M Hanson Mr C Highett (CEO) Miss N Lander Mr P Rea Mrs R Townsend Mr G Vosper
Charity number (England and Wales)	1202649
Principal address	Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF
Independent examiner	Colin Dadswell FCA FCCA DChA Caladine Limited Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF

PTSD RESOLUTION CIO

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PTSD RESOLUTION CIO

CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 30 APRIL 2026

This has been a year of significant progress for PTSD Resolution. The demand for our specialist trauma therapy has continued to grow, reflecting both the increasing need within the Armed Forces community and the confidence that veterans, referring organisations and statutory partners place in our service.

Despite this substantial increase in activity, the charity has remained true to the principles on which it was founded: delivering prompt, accessible, effective and efficient trauma therapy, free of charge, to Armed Forces members, veterans, reservists and their families. The Board is particularly pleased that growth has been achieved without compromising the quality of care or the sound financial stewardship that underpin our work.

The dedication of our Human Givens therapists, staff, volunteers and trustees continues to be the charity's greatest strength. Their professionalism and commitment enable us to reach individuals who might otherwise remain unsupported, including those within the justice system, those living overseas and those whose circumstances make engagement with conventional services particularly difficult.

During the year we have also strengthened our position as a recognised provider of specialist veteran mental health support. Our growing body of clinical evidence, expanding partnerships across the charity and statutory sectors, and increasing engagement with organisations supporting the Armed Forces community all reinforce confidence in our approach and extend the reach of our services.

The Board is delighted to welcome Air Chief Marshal The Lord Stirrup as President of PTSD Resolution. His appointment is a great honour for the charity and reflects the growing recognition of the importance of our work. We are equally grateful to The Rt Hon Lord Arbuthnot, who, after many years of distinguished service as President, has generously agreed to continue supporting the charity as Vice President.

The charity remains financially well managed, but the continuing growth in demand means that sustained support from our grant makers, donors and fundraising partners is more important than ever. Every contribution helps ensure that those affected by the invisible wounds of service can access timely, specialist treatment when they need it most.

On behalf of the Board, I extend my sincere thanks to our therapists, staff, volunteers, supporters and fellow trustees for their dedication throughout the year. Together, they are changing lives every day, and I look forward with confidence to the opportunities and challenges that lie ahead.

Tony Gauvain
.....
Colonel Anthony Gauvain
Chairman of the Board of Trustees

Date: 30/09/2026

PTSD RESOLUTION CIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 APRIL 2026

Introduction
The trustees present their annual report and financial statements for the year ended 30 April 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "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).

Executive Statement by the CEO

A Year of Significant Progress

The past year has been one of the most significant in PTSD Resolution's history. During 2025–26 we supported more veterans, reservists and family members than ever before, while maintaining the quality, responsiveness and clinical outcomes that define our service.

During the year, the number of clients entering therapy increased by 63%, from 388 to 633. By the end of the financial year, 5,042 veterans, reservists and family members had been referred to PTSD Resolution since the charity was founded.

Behind every statistic in this report is an individual whose life has been changed. Many arrived carrying years of trauma, isolation or despair; many left with renewed hope, restored relationships and the confidence to move forward. Those personal journeys remain the reason we exist.

Growth is only meaningful if quality is maintained. I am therefore particularly pleased that, despite this substantial increase in demand, every one of our key performance indicators remained strong. For example, the average time from registration to first therapy appointment fell from 13 to 12 days, a tribute to the dedication of our Client Liaison Team and to the successful implementation of technology that has streamlined the referral process.

Clinical Outcomes and Our Strategic Approach

Independent research published in Occupational Medicine during the year confirmed clinical outcomes that meet or exceed national psychological therapy benchmarks. The 82% planned-ending completion rate places PTSD Resolution among the strongest-performing services, enabling more clients to achieve successful outcomes while demonstrating that effective trauma therapy can be delivered both rapidly and efficiently.

This success reflects a strategy that has been developed steadily over several years. We have focused on removing barriers to care by making our service accessible, acceptable, effective and economically efficient. Increasingly, veterans are reaching us through trusted partner organisations across the UK, while our online capability enables us to support clients wherever they live, including those serving or residing overseas. Together, these approaches have allowed us to reach many individuals who might otherwise never have sought help.

Partnerships, Research and Recognition

Collaboration remains fundamental to our work. During the year we strengthened relationships across the Armed Forces charity sector, the NHS, the criminal justice system and organisations supporting veterans facing homelessness, addiction and complex social challenges. These partnerships extend our reach and ensure that the specialist therapy forms part of a wider network of support for the Armed Forces community.

Research and continuous improvement remain central to our approach. Every therapy session contributes to our growing evidence base, enabling us to better understand the needs of those we serve and to demonstrate, through independent evaluation, that effective trauma treatment delivers both outstanding clinical outcomes and excellent value for money. During the year we conducted in-depth research into C-PTSD and PTSD with funding support from Lloyds Veterans Charity, the results of which will be published in 2027.

We were pleased to be re-accredited by the Royal College of Psychiatrists' Quality Network for Veterans Mental Health Services (QNVMHS), against more than 120 quality standards. We were also honoured to receive the Ministry of Defence Employer Recognition Scheme Gold Award, and I was delighted that our Clinical Liaison Manager, Karolina Grzyb, was named a finalist in the Soldiering On Awards, a fitting tribute to the compassion and dedication she has shown to more than 5,000 veterans and their family members over the past fourteen years.

We also completed the implementation of Salesforce, providing a modern digital platform that supports client care, fundraising and operational management while enabling our small team to work with even greater efficiency.

Looking Ahead, With Thanks

Looking ahead, 2026–27 will be a year of investment and consolidation. The Trustees have approved plans to increase our capacity to support around 700 clients while investing in our people, systems and clinical capability. Our priority is to ensure that expansion remains sustainable, that income grows alongside demand, and that every investment strengthens the quality, resilience and long-term impact of our service. Accessibility, Acceptability, Effectiveness and Economic Efficiency: the Four Pillars that underpin our work will continue to guide every aspect of the charity's development.

We are deeply grateful to the Army Benevolent Fund, Lloyds Veterans Charity, the MacRobert Trust and the Veterans Foundation for their generous support during the year, and to The Risk Factor for its continuing partnership.

None of our achievements would have been possible without the commitment of our therapists, staff, trustees, volunteers, funders and supporters. To each of them, and to every veteran, reservist and family member who has placed their trust in us, I offer my sincere thanks.

As we enter 2026–27, our challenge is no longer whether PTSD Resolution can deliver effective specialist trauma therapy at scale; it is whether we can secure the resources to ensure that every veteran, reservist and family member who needs our help can access it without delay. The progress described in this report gives us confidence that we are well placed to meet that challenge.

Charles Highett
Chief Executive Officer

Objectives and activities

PTSD Resolution Charity Objects:
The relief of the mental sickness — including but not limited to Post-Traumatic Stress Disorder (PTSD) — of veterans and reservists of the UK Armed Forces and their family members, in particular by the provision of free counselling, psychotherapeutic treatment, and social support, and by:

(a) Promoting research into treating post-traumatic symptoms, and promoting new ways of providing services;

(b) Advancing the education of individuals, groups, organisations and the public in general in understanding PTSD and other mental illnesses;

(c) Promoting social inclusion of veterans with PTSD and other mental conditions, in general and, in particular, in prisons, through counselling, treatment and social support;

(d) Making best use of the CIO's experience for the public benefit, to promote best practice in mental health treatment by providing training on a contractual basis to public service organisations; and

(e) Providing training and support to, and sharing best practice with, therapists and groups of therapists who deal with people who have experienced trauma from foreign war zones.

Who we are and what we do

PTSD Resolution provides free therapy for all UK Veterans and reservists and their immediate family who have mental health problems arising from service including post-traumatic stress. We often work with people other charities and services do not reach or have not been able to help. We work in prisons, and with people with alcohol and drug problems.

The therapy we offer involves a series of one-hour therapy sessions one-to-one, in person or online, in an average of 7 sessions, although more are available if needed. For those beneficiaries who engage with the therapeutic process and meet their appointments the outcomes from PTSD Resolution are good, even when the trauma is complex.

The purpose of the treatment is to reduce trauma symptoms and help with re-adjustment to normal work and family life. The treatment provides psychoeducation and training to lower emotional arousal and build resilience.

PTSD Resolution refers to a network of over 160 self-employed therapists (registered with the Human Givens Institute), which provides treatment to enable Veterans, reservists and family members to resolve the mental health problems associated with trauma that obstruct a normal range of family and work relationships. PTSD Resolution provides a national low-cost phone line on which Veterans, reservists, and their families can receive advice on the effects of trauma and available routes to treatment, including our own.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The Trustees consider that the activities described above are consistent with the Charity's objectives and fulfil the requirements of the Charity Commission's public benefit criteria.

Achievements and performance

Significant activities and achievements against objectives

During the year, the charity had received 633 referrals for treatment, compared with 388 referrals in the previous financial year—an increase of 245 (63%). This represents the highest annual number of referrals in PTSD Resolution's history and reflects the growing demand for its services and the confidence of partner organisations in referring veterans, reservists and their families for specialist trauma treatment.

As a result, the cumulative number of clients entering treatment since the charity was founded increased from 4,409 to 5,042, surpassing the landmark of 5,000.

New President

- Welcomed Air Chief Marshal The Lord Stirrup as President of PTSD Resolution (appointed January 2026).

The Four Pillars Framework

- Continued to apply the Four Pillars Framework — Accessibility, Acceptability, Effectiveness, Economic Efficiency — as the organising structure for measuring and improving service quality, with none of the four key performance indicators declining despite the surge in demand
- Accessibility: 160+ active therapists nationwide, digital-first delivery, 12-day average wait, 52%/48% partner/direct referral split
- Acceptability: 82% completion rate (vs 54% IAPTS (NHS) average), 94% attending 2+ sessions, median satisfaction 35/35 from veterans
- Effectiveness: 66% PTSD (PCL-5) recovery rate (PCL-5), large effect sizes, independently verified by King's College London and Nottingham Trent University
- Economic Efficiency: 66 veterans recovered per £100k, 92.5% of expenditure to charitable objectives.

Service Delivery & Growth

- Received a record 633 referrals, up 63% on 2025 (388)
- Maintained a 12-day average wait from registration to first therapy session, despite the surge in demand
- Sustained an 82% therapy completion rate — (Occupational Medicine 2025 Hall Greenberg)
- 52%+ of clients now referred through partner organisations, extending reach to veterans who might otherwise remain under the radar
- Delivered treatment by 160 Human Givens therapists, in person, online and by telephone
- Implemented Salesforce CRM across the organisation, with support from CGI (a major defence IT provider), now central to client administration, event and donor management — enabling significant improvement in productivity and accuracy.

Clinical & Research

- Independent evaluation by Hall & Greenberg published in Occupational Medicine (Vol. 75, Issue 2, 2025),
- 79% combined reliable improvement rate on anxiety and depression measures, exceeding England IAPT (67%) and veteran-level IAPT (68%)
- Research programme expanded to Project 400 (Nottingham Trent University and King's College London), plus the launch of the ITQ Complex PTSD study and a new co-research partnership with Change Grow Live on trauma/substance misuse co-treatment
- Independent evaluation by Pro Bono Economics confirmed the charity delivers clinical and societal benefits with economic returns well above cost.

Awards & Recognition

- Awarded the Employer Recognition Scheme (ERS) Gold Award — the Ministry of Defence's highest honour — presented in September 2025 at the Army Flying Museum; one of only 16 South East organisations to receive Gold this year
- Awarded Veteran Aware accreditation by the Veterans Covenant Healthcare Alliance (NHS-backed)
- Clinical Liaison Manager Karolina Grzyb — finalist, Soldiering On Awards 2025.

Partnerships & Outreach

- Formalised new MOUs and Data Sharing Agreements with Bridge for Heroes (East of England), The Poppy Factory / London Armed Forces Network, and Thrive Together South East / Veterans Outreach Support (South East, covering nine counties), as part of the Armed Forces Covenant Fund Trust's Partnership in Mind initiative
- Extended overseas support to 38 veterans living abroad, across 20+ countries, addressing the needs of an estimated 55,000 Armed Forces Pension Scheme recipients overseas.
- Expanded justice-system work into Scotland, with a new SSAFA Lanarkshire referral pathway into HMP Low Moss and HMP Shotts, supported by Veterans in Custody Support Officers (VICSOs).

Training & Events

- TATE (Trauma Awareness Training and Education) delivered directly through the partner network, training 120+ caseworkers and referral partners, rated 5/5 by delegates
- Hosted the 2025 PTSD Resolution Conference, "Being Exceptional – The Challenge of Difference," at the Victory Services Club, London (4 October 2025).

Fundraising

- Kenya 400: six supporters, including CEO Charles Highett, cycled 420km across Kenya, raising £12,750
- Jonathan Thomson completed his sixth cycling expedition (the Rellion Way, Norfolk), taking his combined fundraising total across six campaigns to over £159,000.

Financial Stewardship & Grants

- 92.8% of expenditure went directly to charitable objectives
- Sector-leading cost efficiency: £1,665 cost per recovery, 66 veterans recovered per £100k spent
- Received grant support from The Risk Factor, Lest We Forget Association, ABF The Soldiers' Charity, The MacRobert Trust, Veterans' Foundation, Lloyds Veterans Charity and the Armed Forces Covenant Fund Trust.

Research and Evidence

The Project 100 research was published in Occupational Medicine (Hall & Greenberg, 2025, Volume 75, Issue 2), the peer-reviewed journal of Oxford University Press. The independent study, conducted by King's College London, evaluated Human Givens Therapy delivered to 211 veterans, reservists and family members between April 2022 and May 2023.

The headline results are, on engagement, only 6% of clients attended a single session; 82% completed therapy with a planned ending, comparing very favourably with the national benchmark. On clinical outcomes, reliable improvement was achieved by 70% of clients with anxiety, 72% reliable improvement on PCL-5 defined probable PTSD (Hall & Greenberg, 2025), and 54% with depression. When anxiety and depression scores were combined, 79% of clients showed reliable improvement — once again comparing favourably with other services. Follow-up data collected at three months confirmed that therapeutic gains were sustained, with all mean scores remaining below clinical caseness thresholds.

The study concludes that PTSD Resolution represents an accessible and effective therapeutic option for veterans and family members, with engagement levels, clinical outcomes and NHS benchmarking performance that are equivalent or superior across several domains.

Building on this foundation, our research programme has expanded from Project 100 to Project 400 , encompassing over 400 clients and with data analysed by Nottingham Trent University. Early findings are consistent with Project 100, reinforcing confidence in the scalability and replicability of our model.

In parallel, we have launched Project ITQ, supported by a grant from the Lloyds Patriotic Fund. This initiative embeds the International Trauma Questionnaire (ITQ) for Complex PTSD assessment into our clinical process, extending our evidence base to address the more complex presentations increasingly seen within our client cohort. We will be reporting on this project in the next financial year.

Taken together, these three research strands — Project 100 now published, Project 400 in progress, and Project ITQ newly launched — represent a maturing and increasingly rigorous evidence base that validates our clinical model, informs our therapist network, and strengthens our case to funders and commissioners.

Marketing, PR and Communications

This was a year of significant growth in visibility, recognition and trust in the PTSD Resolution brand. We treated a record 633 clients, up 63% on the previous year, a rise we believe reflects growing public awareness of the quality of our service. This continues to be driven by strong PR relationships, consistent media engagement, an active social media presence across Facebook, LinkedIn, and the strength of our reputation among partners and supporters.

The website is a major component of our outreach and information programme, and we have spent considerable time optimising the site and creating regular news features and interviews with veterans. The annual Impact Report is similarly a key focus, with entirely new content each year, and has attracted much praise from both grant givers and veterans.

Media coverage during the year included veterans' publications and the wider media. A particularly well-received news story highlighted the independent research confirming PTSD Resolution's effectiveness in treating veterans' mental health, published in Occupational Medicine and undertaken in collaboration with King's College London.

PTSD Resolution was awarded the Armed Forces Covenant Employer Recognition Scheme Gold Award, presented in September at the Army Flying Museum, placing us among just 16 organisations in South East England to receive Gold in 2025. We were also awarded Veteran Aware accreditation by the Veterans Covenant Healthcare Alliance, the NHS-backed body responsible for ensuring the Armed Forces community receives equitable, high-quality healthcare.

The appointment of Air Chief Marshal The Lord Stirrup as President in January 2026 provided a further opportunity to reach new audiences and reinforce confidence in the charity's standing.

Our partnership with the Chartered Institute of Information Security, launched in May 2025, extended awareness of PTSD Resolution's work to a new professional community of more than 10,000 cybersecurity members.

Our Trauma Awareness Training and Education (TATE) programme expanded delivery directly through our partner network, training over 120 caseworkers and referral partners this year, with delegates rating it 5/5. Our October therapist conference, "Being Exceptional – The Challenge of Difference," brought together therapists, academics and referral partners at the Victory Services Club, further embedding trust in our approach.

Fundraising challenges continued to play an important role in both raising awareness and generating income. Six lifelong friends, including CEO Charles Highett, cycled 420 km through the Kenyan countryside from the Kilimanjaro border to Watamu. Jonathan Thompson and his team completed their sixth cycling expedition, riding the Rebellion Way in Norfolk and taking their combined total raised across six challenges to more than £159,000.

We again surpassed our target in the 2025 Big Give campaign, raising £60,000. It remains a key focus for both fundraising and awareness raising.

We also congratulate Karolina Grzyb, Clinical Liaison Manager, on being a finalist in the 2025 Soldiering On Awards.

Together, these events, awards and partnerships have continued to build awareness of, and confidence in, PTSD Resolution as a trusted and effective provider of care for veterans, reservists and their families.

The commitment and generosity of those who undertake personal challenges in support of PTSD Resolution never fail to inspire us. Their determination, resilience and willingness to give their time for the benefit of others are truly humbling, and we extend our heartfelt thanks to everyone who has taken on a fundraising challenge on our behalf.

We are equally grateful to the many individuals, organisations and supporters who have donated to the charity through fundraising events, JustGiving campaigns, sponsorship, regular giving or one-off contributions. Every donation, whatever its size, helps ensure that veterans, reservists and their families can continue to access specialist trauma therapy free of charge.

Our sincere thanks also go to those who celebrate special occasions by supporting us, remember the charity in their Wills, organise community fundraising events, or simply give what they can. Beyond the vital funds they provide, they also help raise awareness of the invisible wounds of military service and the need for effective treatment. Their compassion, generosity and advocacy enable us to reach more people in need and, together, they are helping to change lives every day.

Grants

Lest We Forget provided £80,000 in direct funding, The MacRobert Trust provided a substantial award of £42,300, the Army Benevolent Fund continued their valued partnership with an increased grant of £35,000, and the Veterans Foundation maintained their support with an award of £28,200. The Lloyds Patriotic Fund awarded £23,000 part one of a two year grant for research in support of Project ITQ, embedding the International Trauma Questionnaire into our clinical assessment process.

Together, grants income of £208,500 represents a fourfold increase on the prior year (2025: £49,402), reflecting the growing recognition among funders of the quality and reach of our work. Without such backing we could not hope to reach all those urgently seeking help for the psychological wounds of service, and we offer our sincere thanks to every organisation that has placed their trust in us.

Financial review

The period under review covers the 12 months ended 30 April 2026 and the third full financial year operating as a CIO.

Total income for the year amounted to **£440,011** (2025: £346,876), an increase of £93,135 (27%) on the prior year. Voluntary income comprising donations, gifts, legacies and grants totalled £306,946 (2025: £152,504), an increase of 101% year-on-year. This growth was driven principally by a substantial increase in grants income to £208,500 (2025: £49,402), reflecting new and increased awards from Lest We Forget, the MacRobert Trust, the Army Benevolent Fund, the Veterans Foundation, and the Lloyds Patriotic Fund. Income from counselling services provided principally under contract with The Risk Factor amounted to £119,310 (2025: £177,678). The reduction reflects the conclusion of the RBLI-funded contract during the previous year.

	2026 £	2025 £
Donations and gifts	98,446	98,102
Legacies	—	5,000
Grants	208,500	49,402
Total donations and legacies	306,946	152,504
Charitable activities income	119,310	177,678
Investment income	13,755	16,694
Total income	**440,011**	**346,876**

Total resources expended for the year amounted to **£478,846** (2025: £392,713). Of this, £447,298 (2025: £363,165) was expended directly in pursuit of the charity's charitable objectives, representing 93% of total expenditure (2025: 92%). Expenditure on raising funds was £31,548 (2025: £29,548). The charity recorded a net deficit on ordinary income and expenditure of **£38,835** (2025: deficit £45,837).

	2026 £	2025 £
Expenditure on raising funds	31,548	29,548
Expenditure on charitable activities	447,298	363,165
Total expenditure	**478,846**	**392,713**
Net deficit for the year	**(38,835)**	**(45,837)**

Note 7 to the accounts sets out a full breakdown of charitable expenditure across the four activity headings: clinical pathway, education about PTSD, research into PTSD treatments, and social inclusion in the justice system.

Financial comparison

Year	Entity	Total expenditure	Monthly average	Clients referred
2023	Ltd only	£299,866	£24,989	~354
2024	CIO + Ltd overlap (18 months)	£369,868*	£30,822	380
2025	CIO only	£392,713	£32,726	388
2026	CIO only	£449,392	£37,449	633

* Combined: CIO £287,823 + Ltd overlap £82,045

The table above tracks the charity's expenditure and activity across four consecutive years, spanning the transition from the original limited company structure to the current CIO. It demonstrates a consistent pattern of growing reach alongside disciplined cost control.

The current funding base provides a sound platform for maintaining this level of activity, subject to continued grant and fundraising support.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six to nine months' expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The budgeted expenditure for the year ahead indicates a required reserves level of £250,000. The general fund closed the year at £250,000, in line with this policy.

In addition, the trustees have designated a further £146,643 as an investment reserve, set aside to generate interest income and provide long-term operational resilience. This reserve can be drawn down to offset any operating deficit, as approved by the Board. Total unrestricted funds at 30 April 2026 were £396,643 (2025: £451,535).

Going concern and major risks

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to those risks. At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and accordingly continue to adopt the going concern basis of accounting.

Structure, governance and management

The charity was registered as a CIO with the Charity Commission in England and Wales on 6 April 2023 and is governed by a constitution. Formerly, the charity was constituted as a limited company known as PTSD Resolution Ltd which was incorporated on 22 April 2009 and registered as a charity on 8 December 2009. On 30th August 2023 the old charity ceased operations, transferring all assets and operations to the current entity.

The trustees who served during the year and up to the date of signature of the financial statements were:

Colonel A Gauvain (Chair)
Mr G Bassett
Mr D P Bishop
Mr M Hanson
Mr C Highett (CEO)
Miss N Lander
Mr P Rea
Mrs R Townsend
Mr G Vosper

Recruitment and appointment of trustees

Trustees are recruited and appointed from those individuals who have an interest in psychological trauma and the welfare of veterans of the UK armed forces. The Trustees interview all potential candidates for Trustee positions.

Regulators and Authorities

We adhere to the standards set down in the code of the following institutions:

Clinical Governance:

Human Givens Institute
Professional Standards Authority
Quality Network for Veterans' Mental Health Services
NHS Veterans Aware

Fundraising Governance

Fundraising Regulator
Charity Commission
Confederation of Services Charities
Gambling Commission
Armed Forces Covenant

Financial and Legal Governance

Company Law
Charity Commission
Confederation of Services Charities

Information Protection

General Data Protection Regulation

Factors Determining Trust:

✓ Reasonable level of donations go to charitable cause	In the financial year 2025-26, 92% of donations went directly to pay for the charities objects
✓ Making a positive difference to the cause they are working for	5,042 referrals treated since the charity started and 633 treated this year
✓ Honest and ethical fundraising	Adherence to the Fundraising Regulator, Charity Commission and Cobseo Code
✓ Being well managed	Robust governance, and efficiently allocates resources to maximise impact and achieve its mission with transparency and accountability.
✓ Making independent decisions	Lean, flat organisation, short command chain

The trustees' report was approved by the Board of Trustees.

Tony Gauvain
.....
Colonel A Gauvain (Chair)
Trustee

Date: ...30/09/2026.....

PTSD RESOLUTION CIO

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 30 APRIL 2026

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 of the incoming resources and application of resources of the charity for that year.

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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that 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 Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

PTSD RESOLUTION CIO

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF PTSD RESOLUTION CIO

I report to the trustees on my examination of the financial statements of PTSD Resolution CIO (the charity) for the year ended 30 April 2026.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Colin Dadswell FCA FCCA DChA
Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

Date: 07/10/2026

PTSD RESOLUTION CIO

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 APRIL 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	**3**	253,246	53,700	306,946	145,576	6,928	152,504
Charitable activities	**4**	119,310	-	119,310	177,678	-	177,678
Investments	**5**	13,755	-	13,755	16,694	-	16,694
Total income		386,311	53,700	440,011	339,948	6,928	346,876
Expenditure on:							
Raising funds	**6**	31,548	-	31,548	29,548	-	29,548
Charitable activities	**7**	409,655	37,643	447,298	347,572	15,593	363,165
Total expenditure		441,203	37,643	478,846	377,120	15,593	392,713
Net income/(expenditure) and movement in funds		(54,892)	16,057	(38,835)	(37,172)	(8,665)	(45,837)
Reconciliation of funds:							
Fund balances at 1 May 2025		451,535	9,735	461,270	488,707	18,400	507,107
Fund balances at 30 April 2026		396,643	25,792	422,435	451,535	9,735	461,270

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

PTSD RESOLUTION CIO

STATEMENT OF FINANCIAL POSITION

AS AT 30 APRIL 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Trade and other receivables	**13**	1,603		19,601	
Cash at bank and in hand		466,528		473,636	
		468,131		493,237	
Current liabilities	**14**	(45,696)		(31,967)	
Net current assets			422,435		461,270
The funds of the charity					
Restricted income funds	**15**		25,792		9,735
Unrestricted funds	**16**		396,643		451,535
			422,435		461,270

The financial statements were approved by the trustees on 30/09/2026

Tony Gauvain
.....
Colonel A Gauvain (Chair)
Trustee

.....
Mr C Highett (CEO)
Trustee

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2026

1 Accounting policies

Charity information

PTSD Resolution CIO is a Charitable Incorporated Organisation registered with the Charity Commission in England and Wales. The principal address is given on the legal and administrative information page.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements 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 for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are a portion of a charity's unrestricted funds that the trustees have set aside for a specific purpose or future project.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies (Continued)

Income from the provision of counselling services is recognised on completion of the service and when the charity is legally entitled to the income.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including trade and other payables and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

1 Accounting policies (Continued)

1.8 Employee benefits

The charity currently has no employees. Should the charity employ staff in future, the cost of any unused holiday entitlement would be recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	95,946	2,500	98,446	91,174	6,928	98,102
Legacies	-	-	-	5,000	-	5,000
Grants	157,300	51,200	208,500	49,402	-	49,402
	253,246	53,700	306,946	145,576	6,928	152,504
Donations and gifts						
General donations	56,430	2,500	58,930	45,806	6,928	52,734
The Big Give	39,324	-	39,324	40,536	-	40,536
Gift aid	192	-	192	3,982	-	3,982
Other	-	-	-	850	-	850
	95,946	2,500	98,446	91,174	6,928	98,102
Grants						
Veterans Foundation	-	28,200	28,200	3,167	-	3,167
Lest We Forget	80,000	-	80,000	26,860	-	26,860
Army Benevolent Fund	35,000	-	35,000	14,580	-	14,580
Armed Forces Covenant	-	-	-	4,795	-	4,795
MacRobert Trust	42,300	-	42,300	-	-	-
Lloyds Patriotic Fund	-	23,000	23,000	-	-	-
	157,300	51,200	208,500	49,402	-	49,402

4 Income from charitable activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Charitable activities		
Counselling services	119,144	177,076
Trauma awareness training	30	249
Shop sales	136	353
	119,310	177,678

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	13,755	16,694

6 Expenditure on raising funds

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising and publicity		
Marketing costs	31,548	29,548

7 Expenditure on charitable activities

	Clinical pathway	Education about PTSD	Research into PTSD treatments	Social inclusion in justice	Total
	2026	2026	2026	2026	2026
	£	£	£	£	£
Direct costs					
Therapy costs	231,252	-	3,269	-	234,521
Clinical expenses	87,174	-	-	-	87,174
Subscriptions	1,865	155	311	-	2,331
Travel and accommodation	3,231	1,212	808	1,212	6,463
Computer software and consumables	1,340	502	335	502	2,679
Advertising and marketing	-	17,192	-	-	17,192
Administration	6,936	2,601	10,263	2,601	22,401
Consultancy	11,178	4,192	2,795	4,192	22,357
Printing, postage and stationery	1,054	395	263	395	2,107
Event expenses	10,368	2,958	3,485	1,597	18,408
Training	-	1,155	495	-	1,650
	354,398	30,362	22,024	10,499	417,283
Share of support and governance costs (see note 8)					
Support	10,794	5,835	4,896	5,835	27,360
Governance	1,062	574	438	581	2,655
	366,254	36,771	27,358	16,915	447,298
Analysis by fund					
Unrestricted funds	338,611	36,771	17,358	16,915	409,655
Restricted funds	27,643	-	10,000	-	37,643
	366,254	36,771	27,358	16,915	447,298

7 Expenditure on charitable activities (Continued)

Previous year:	Clinical pathway	Education about PTSD	Research into PTSD treatments	Social inclusion in justice	Total
	2025	2025	2025	2025	2025
	£	£	£	£	£
Direct costs					
Therapy costs	196,206	-	8,761	-	204,967
Project 100 costs	-	-	3,120	-	3,120
Clinical expenses	64,390	-	-	-	64,390
Subscriptions	3,048	254	508	-	3,810
Travel and accommodation	1,545	619	510	532	3,206
Computer software and consumables	2,028	338	676	-	3,042
Advertising and marketing	-	17,492	-	-	17,492
Administration	3,748	1,406	937	1,406	7,497
Consultancy	12,480	2,496	2,496	2,496	19,968
Printing, postage and stationery	429	161	107	161	858
Event expenses	3,595	856	1,284	-	5,735
Training	273	20	39	-	332
	287,742	23,642	18,438	4,595	334,417
Share of support and governance costs (see note 8)					
Support	12,203	4,541	4,318	4,268	25,330
Governance	1,614	664	476	664	3,418
	301,559	28,847	23,232	9,527	363,165
Analysis by fund					
Unrestricted funds	297,767	28,847	11,431	9,527	347,572
Restricted funds	3,792	-	11,801	-	15,593
	301,559	28,847	23,232	9,527	363,165

8 Support costs allocated to activities

	Clinical pathway 2026 £	Total 2025 £
Administration	1,734	937
Consultancy	2,795	2,496
Insurance	1,665	1,641
Printing, postage and stationery	598	107
Travel and subsistence	808	335
Finance administration and book keeping	14,211	16,161
Telephone	1,571	885
Bank charges	2,717	2,260
Sundry expenses	1,261	508
Governance	2,655	3,418
	30,015	28,748

Governance costs comprise:	2026 £	2025 £
Independent examination fees	850	800
Accountancy	1,805	2,618
	2,655	3,418

9 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	850	800

10 Trustees

During the period, 3 trustees were reimbursed £4,927 for travel and subsistence expenses.

Trustees Charles Highett and Patrick Rea received £27,945 and £12,274 respectively for consultancy services provided to the charity. Trustee Malcolm Hanson provided clinical services to the charity during the period and received remuneration of £9,652. The charity paid a total of £1,620 for the provision of training services provided by Beacon Training & Consultancy Ltd, a company wholly owned by Trustee Rosalind Townsend. The authority for these payments is given in the Charity's constitution.

No other Trustees or persons connected to them received any expenses, nor did any of them receive a salary or fees.

11 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Trade and other receivables

Amounts falling due within one year:	2026 £	2025 £
Trade receivables	-	17,997
Other receivables	1,603	1,604
	1,603	19,601

14 Current liabilities

	2026 £	2025 £
Trade payables	4,562	13,707
Accruals and deferred income	41,134	18,260
	45,696	31,967

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 May 2025	Incoming resources	Resources expended	At 30 April 2026
	£	£	£	£
Project 100 Academic Research	6,599	-	-	6,599
Just What We Need for Veterans	3,136	2,500	(4,143)	1,493
Project ITQ	-	23,000	(10,000)	13,000
Veteran's Foundation	-	28,200	(23,500)	4,700
	9,735	53,700	(37,643)	25,792

Previous year:	At 1 May 2024	Incoming resources	Resources expended	At 30 April 2025
	£	£	£	£
Lions Fund	-	1,909	(1,909)	-
Project 100 Academic Research	18,400	-	(11,801)	6,599
Just What We Need for Veterans	-	5,019	(1,883)	3,136
	18,400	6,928	(15,593)	9,735

The Lions fund represents monies received from The Lions Club, which is regarded as restricted income with it's related therapy expenditure.

Project 100 Academic Research fund contains a grant received from the Veterans Foundation which is to be used to fund academic research into PTSD. Expenditure related to this research has been offset against this income and the balance carried forward will be used in future years to fund this research.

Just What We Need for Veterans
Funds were raised by a supporter through Just Giving to help fund a new course aimed at supporting Veterans who are struggling with emotional challenges. Some funds were used in the year to support the course expenses with further costs being incurred in future courses.

Project ITQ
This Project, supported by the Lloyds Patriotic Fund, seeks to embed the International Trauma Questionnaire (ITQ) for Complex PTSD assessment into the PTSD clinical assessment process. Reporting on this study will be made in the next financial year.

Veteran's Foundation
The Veteran's Foundation grant will fund core costs for a period of one year up to 29th June 2026 enabling PTSD Resolution to expand its capacity and continue providing essential care.

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 May 2025	Incoming resources	Resources expended	Transfers	At 30 April 2026
	£	£	£	£	£
Investment reserve	201,535	-	-	(54,892)	146,643
General funds	250,000	386,311	(441,203)	54,892	250,000
	451,535	386,311	(441,203)	-	396,643

Previous year:	At 1 May 2024	Incoming resources	Resources expended	Transfers	At 30 April 2025
	£	£	£	£	£
Investment reserve	238,707	-	-	(37,172)	201,535
General funds	250,000	339,948	(377,120)	37,172	250,000
	488,707	339,948	(377,120)	-	451,535

Investment reserve
The Trustees have determined that, to ensure the future viability of the Charity, funds should be set aside to be invested in longer-term deposits with a view to generating investment income to assist funding ongoing and future day-to-day costs. After considering funds required in accordance with the Charity's reserves policy, and amount has been designated for this purpose,

17 Analysis of net assets between funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £
At 30 April 2026:			
Current assets/(liabilities)	396,643	25,792	422,435
	396,643	25,792	422,435

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 30 April 2025:			
Current assets/(liabilities)	451,535	9,735	461,270
	451,535	9,735	461,270

18 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).