Trustees' Annual Report for the period

From 1st January 2025 **period start date to** 31st December 2025 **period end date.**

Charity Name: Veterans Coastal Retreats

Charity Registration Number: 1204898

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote the good mental health, and relieve suffering and distress caused by active service, of UK tri-service armed forces, including veterans, those currently serving, and their respective families, by the provision of a holiday retreat to provide respite. VCR will support the morale of serving and former armed forces personnel by providing this respite to them and their family units; especially those who are in need by virtue of their physical, or mental health or their economic circumstances.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Primary activity of the Charity in this reporting period has been increasing our fundraising activity, including a Golf Day, obtaining corporate donations (Gallagher Re), getting marathon places sponsored by runners & fundraising at a CCF event. Alongside this, we have also focussed on administration, policy writing, recruiting appropriate trustees and volunteers. All to move us towards the objective of acquiring our first holiday let in Bude, Cornwall.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when reviewing the aims and objectives of Veteran's Coastal Retreats and in planning future activities.
T o T T T		Although the charity is currently in its fundraising and administrative stage, the trustees are satisfied that all activities undertaken during the year — including fundraising, establishing governance structures, and developing plans for future respite holidays — have been directed towards furthering the charity's purposes for the public benefit. The trustees remain committed to ensuring that, once operational, the charity's coastal retreats will provide meaningful support to veterans and their families.

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Para 1.38	Veterans Coastal Retreats does not currently operate a grant making programme. The trustees will review the potential for grant making in the future where this would further the charity's objectives of supporting the wellbeing of veterans and their families.
Policy on social investment including program related investment	Para 1.38	The charity has not made any programme-related or social investments during the year. The objectives of the charity currently are to raise funds to invest in a holiday home from which to deliver the charitable activities in the future. Furthermore, the policy of the trustees is to consider other such opportunities in the future if they would directly further the charity's purpose of providing respite and wellbeing support for veterans and their families.
Contribution made by volunteers	Para 1.38	The charity is currently reliant on the contribution of volunteers, including the trustees, who provide their time and expertise in governance, fundraising, and administration. The trustees are grateful for this commitment, which has enabled the charity to progress towards delivering its planned respite holidays for veterans and their families.

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year, the trustees have focused on building the foundations for Veterans Coastal Retreats while beginning to pilot its core activities. Key achievements include: Maintaining the charity's governance framework and administrative systems. Developing and launching significant fundraising activities to build the financial & capital base required to deliver respite holidays. Building awareness of the charity's mission within the veteran community and among potential supporters. Securing the commitment of volunteers and trustees, whose time and expertise have enabled the charity to progress during its formative stage. The trustees are encouraged by the success of the trial week in 2024, which demonstrates the difference that the charity can make to veterans and their families. Looking ahead, the charity aims to expand this work by offering more frequent respite holidays, improving mental health, strengthening family bonds, and supporting the reintegration of veterans into civilian life. These activities will deliver clear public benefit and contribute positively to society as a whole.

Additional information (optional)

You may choose to include further statements where relevant about:

Additional information (optional)

Performance of fundraising activities against objectives set	Para 1.41	The trustees aimed to launch more fundraising activities to build awareness and generate funds for future retreats. Fundraising during the year included individual donations and individual events by volunteers. Income has been successfully growing at this stage & fundraising has successfully established a base of supporters and increased visibility of the charity's mission. The trustees are confident that these early efforts have raised the profile of the charity.
Investment performance against objectives	Para 1.41	The charity did not hold any investments (other than cash) during the year. Surplus funds are retained as cash reserves, placed in high interest accounts to support planned activities and to ensure prudent financial management. The trustees will consider investment options in future as income grows, guided by the charity's reserves and investment policy.

Financial Review

CHARITY COMMISSION FOR ENGLAND AND WALES

Veterans Coastal Retreats	No (if any)

Receipts and payments accounts

CC16a

For the period from	01.01.2025	To	31.12.2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
JustGiving Donations	21,702	-	-	21,702	7,631
Gallagher Re Donation	20,000	-	-	20,000	-
Cash Donations (from various events)	6,348	-	-	6,348	-
TapGiving Donations	3,829	-	-	3,829	-
Online Donations	2,555	-	-	2,555	-
HMRC Gift Aiid Reclaim	441	-	-	441	-
Other Direct Fundraising & Donations	6,439	-	-	6,439	31,501
Bank Interest	1,713	-	-	1,713	3
***Sub total** (Gross income for AR)*	63,027	-	-	63,027	39,135
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	63,027	-	-	63,027	39,135
A3 Payments					
Merchandise	1,596	-	-	1,596	-
Marathon Entry	1,500	-	-	1,500	830
Golf Day Costs	810	-	-	810	-
Purchase of VCR Flags	263	-	-	263	-
Website Costs	240	-	-	240	1,485
Purchase of VCR postcards	40	-	-	40	-
CRB Checking Fees	-	-	-	-	150
	-	-	-	-	-
	-	-	-	-	-
Sub total	4,449	-	-	4,449	2,465
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	4,449	-	-	4,449	2,465
Net of receipts/(payments)	58,578	-	-	58,578	36,670
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	36,670	-	-	36,670	-
Cash funds this year end	95,248	-	-	95,248	36,670

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Current Account	2,036	-	-
	Instant Access Reserve Account	3,034	-	-
	35 Day Reserve Account	5,122	-	-
	95 Day Reserve Account	85,056	-	-
	Total cash funds	95,248	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

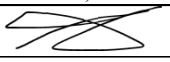
B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Jonathan Bush	28th Oct 2026
	Richard Perkins	28th Oct 2026

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period, the charity had income of £63,027 and expenditure of £4,449, leaving a closing balance of £58,578. Expenditure was mainly on merchandise for runners, marathon entry fees and running a golf day. The trustees are satisfied that the financial position reflects steady progress in the charity's formative year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees' policy is to build reserves sufficient to cover at least 6 months' anticipated running costs to ensure financial stability and the ability to respond to unforeseen circumstances. The amount held in reserves will be monitored by the board of trustees during the course of the year as part of our budgetary process and financial monitoring.
Amount of reserves held	Para 1.22	At the year end, the charity held funds of £95,248. While much of these funds will be used for the investment in the future, at the moment they provide a more-than-adequate reserve.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds were in deficit at the year end.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees have reviewed the charity's financial position and consider that there are no material uncertainties about the charity's ability to continue as a going concern. Fundraising remains a key priority to ensure sustainability and enable the planned expansion of respite holidays.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal sources of funds for the charity are voluntary donations from individuals, contributions, and individuals completing fundraising events.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Veterans Coastal Retreats currently holds all surplus funds as cash in interest-bearing accounts to ensure liquidity for operational needs and planned retreats. The trustees do not hold any social or programme-related investments at present. The investment policy will be reviewed as the charity grows to ensure that funds are used prudently while furthering the charity's objectives.
A description of the principal risks facing the charity	Para 1.46	The trustees have created a Risk Register which logs the most significant risks to the charity. These include: Funding Risk – Insufficient funds could delay the delivery of respite holidays. Mitigation: Active fundraising and building a sustainable supporter base. Operational Risk – Risks associated with delivering retreats, including health and safety of guests. Mitigation: Comprehensive risk assessments, particularly when using third-party holiday rental providers, volunteer training, and adherence to safety protocols. Reputational Risk – Negative publicity could affect trust and support. Mitigation: Transparent reporting, strong governance,

		and maintaining high standards of service, particularly in relation to social media and public facing activities. Regulatory Risk – Non-compliance with charity law and guidance. Mitigation: Trustees regularly review Charity Commission guidance and seek professional advice as needed.

Structure, Governance and Management

Description of charity's trusts:

Type of governing document	Para 1.25	Constitution, implemented 25 September 2023
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed in accordance with the constitution. New trustees may be nominated and appointed by the existing board of trustees, ensuring that they have relevant skills, experience, and commitment to furthering the charity's purposes. There are currently no external bodies entitled to appoint trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	All new trustees will receive a comprehensive induction to help them understand their role, responsibilities, and the context in which the charity operates. Induction will include: • Overview of the charity's mission, values, and strategic objectives • Copy of the charity's governing document • Most recent annual report and accounts • Key organisational policies (e.g., safeguarding, conflicts of interest, financial controls, GDPR) • Signing of the Fit and Proper Person, Policy adherence and Privacy notice declaration forms • Introduction to fellow trustees and senior staff • Access to online resources including: - CC3: The Essential Trustee (Charity Commission) - Charity Governance Code - Online training modules from the ICAEW Trustee Training Modules
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Veterans Coastal Retreats is governed by a board of trustees and supported by a network of volunteers. The charity is increasing its network with the aim to create partnerships with other veteran support organisations, community groups, and service providers to further fundraising opportunities, and ultimately ensure that its retreats are accessible, safe, and responsive to the needs of beneficiaries.

Relationship with any related parties	Para 1.51	The trustees confirm that there were no related party financial transactions during the year. Any potential conflicts of interest are managed in accordance with the charity's conflicts of interest policy.

Reference and Administrative details

Charity name	Veterans Coastal Retreats
Other name the charity uses	"VCR", "Veteran's Coastal Retreats"
Registered charity number	1204898
Charity's principal address	22 Trelawney Avenue, Poughill, Bude, EX23 9HB

Names of the charity trustees who manage the charity

Trustee name	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Richard Perkins	Full period	Chair/founder
Simon Mavroleon	Full period	Trustee/safeguarding
Annabel Bush	Full period	Trustee
Jonathan Bush	Full period	Trustee/financial
Robert Philp	Resigned during 2025	Trustee

Corporate trustees – names of the directors at the date the report was approved

Director name
None

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year
None	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nil
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nil

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

Name of chief executive or names of senior staff members (Optional information)

Richard Perkins (Chair of Trustees and Founder)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

None

Other optional information

VCR has developed and approved the below policies:

- Absence Policy
- AI Policy
- Anti-Bribery Policy
- Becoming a Trustee Policy
- Bullying & Harassment Policy
- Code of Behaviour Policy
- Conflicts of Interest Policy
- EDI Policy
- Ethical Fundraising and Anti-Money Laundering Policy
- Financial Management and Reserves Policy
- GDPR Policy
- Grievances Policy
- Health and Safety Policy
- Risk Management Policy
- Safeguarding Policy
- Serious Incident Policy
- Social Media Policy
- Trustee Training Plan Policy
- Volunteer Policy
- Whistleblowing Policy

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)





Full name(s)	Richard Perkins	Jonathan Bush
Position	Chair of Trustees	Trustee / Finance

Date 28th October 2026

Trustees' Annual Report for the period

From 1st January 2025 **period start date to** 31st December 2025 **period end date.**

Charity Name: Veterans Coastal Retreats

Charity Registration Number: 1204898

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote the good mental health, and relieve suffering and distress caused by active service, of UK tri-service armed forces, including veterans, those currently serving, and their respective families, by the provision of a holiday retreat to provide respite. VCR will support the morale of serving and former armed forces personnel by providing this respite to them and their family units; especially those who are in need by virtue of their physical, or mental health or their economic circumstances.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Primary activity of the Charity in this reporting period has been increasing our fundraising activity, including a Golf Day, obtaining corporate donations (Gallagher Re), getting marathon places sponsored by runners & fundraising at a CCF event. Alongside this, we have also focussed on administration, policy writing, recruiting appropriate trustees and volunteers. All to move us towards the objective of acquiring our first holiday let in Bude, Cornwall.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when reviewing the aims and objectives of Veteran's Coastal Retreats and in planning future activities.
T o T T T		Although the charity is currently in its fundraising and administrative stage, the trustees are satisfied that all activities undertaken during the year — including fundraising, establishing governance structures, and developing plans for future respite holidays — have been directed towards furthering the charity's purposes for the public benefit. The trustees remain committed to ensuring that, once operational, the charity's coastal retreats will provide meaningful support to veterans and their families.

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Para 1.38	Veterans Coastal Retreats does not currently operate a grant making programme. The trustees will review the potential for grant making in the future where this would further the charity's objectives of supporting the wellbeing of veterans and their families.
Policy on social investment including program related investment	Para 1.38	The charity has not made any programme-related or social investments during the year. The objectives of the charity currently are to raise funds to invest in a holiday home from which to deliver the charitable activities in the future. Furthermore, the policy of the trustees is to consider other such opportunities in the future if they would directly further the charity's purpose of providing respite and wellbeing support for veterans and their families.
Contribution made by volunteers	Para 1.38	The charity is currently reliant on the contribution of volunteers, including the trustees, who provide their time and expertise in governance, fundraising, and administration. The trustees are grateful for this commitment, which has enabled the charity to progress towards delivering its planned respite holidays for veterans and their families.

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year, the trustees have focused on building the foundations for Veterans Coastal Retreats while beginning to pilot its core activities. Key achievements include: Maintaining the charity's governance framework and administrative systems. Developing and launching significant fundraising activities to build the financial & capital base required to deliver respite holidays. Building awareness of the charity's mission within the veteran community and among potential supporters. Securing the commitment of volunteers and trustees, whose time and expertise have enabled the charity to progress during its formative stage. The trustees are encouraged by the success of the trial week in 2024, which demonstrates the difference that the charity can make to veterans and their families. Looking ahead, the charity aims to expand this work by offering more frequent respite holidays, improving mental health, strengthening family bonds, and supporting the reintegration of veterans into civilian life. These activities will deliver clear public benefit and contribute positively to society as a whole.

Additional information (optional)

You may choose to include further statements where relevant about:

Additional information (optional)

Performance of fundraising activities against objectives set	Para 1.41	The trustees aimed to launch more fundraising activities to build awareness and generate funds for future retreats. Fundraising during the year included individual donations and individual events by volunteers. Income has been successfully growing at this stage & fundraising has successfully established a base of supporters and increased visibility of the charity's mission. The trustees are confident that these early efforts have raised the profile of the charity.
Investment performance against objectives	Para 1.41	The charity did not hold any investments (other than cash) during the year. Surplus funds are retained as cash reserves, placed in high interest accounts to support planned activities and to ensure prudent financial management. The trustees will consider investment options in future as income grows, guided by the charity's reserves and investment policy.

Financial Review

CHARITY COMMISSION FOR ENGLAND AND WALES

Veterans Coastal Retreats	No (if any)

Receipts and payments accounts

CC16a

For the period from	01.01.2025	To	31.12.2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
JustGiving Donations	21,702	-	-	21,702	7,631
Gallagher Re Donation	20,000	-	-	20,000	-
Cash Donations (from various events)	6,348	-	-	6,348	-
TapGiving Donations	3,829	-	-	3,829	-
Online Donations	2,555	-	-	2,555	-
HMRC Gift Aiid Reclaim	441	-	-	441	-
Other Direct Fundraising & Donations	6,439	-	-	6,439	31,501
Bank Interest	1,713	-	-	1,713	3
***Sub total** (Gross income for AR)*	63,027	-	-	63,027	39,135
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	63,027	-	-	63,027	39,135
A3 Payments					
Merchandise	1,596	-	-	1,596	-
Marathon Entry	1,500	-	-	1,500	830
Golf Day Costs	810	-	-	810	-
Purchase of VCR Flags	263	-	-	263	-
Website Costs	240	-	-	240	1,485
Purchase of VCR postcards	40	-	-	40	-
CRB Checking Fees	-	-	-	-	150
	-	-	-	-	-
	-	-	-	-	-
Sub total	4,449	-	-	4,449	2,465
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	4,449	-	-	4,449	2,465
Net of receipts/(payments)	58,578	-	-	58,578	36,670
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	36,670	-	-	36,670	-
Cash funds this year end	95,248	-	-	95,248	36,670

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Current Account	2,036	-	-
	Instant Access Reserve Account	3,034	-	-
	35 Day Reserve Account	5,122	-	-
	95 Day Reserve Account	85,056	-	-
	Total cash funds	95,248	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

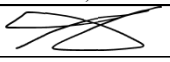
B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Jonathan Bush	28th Oct 2026
	Richard Perkins	28th Oct 2026

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period, the charity had income of £63,027 and expenditure of £4,449, leaving a closing balance of £58,578. Expenditure was mainly on merchandise for runners, marathon entry fees and running a golf day. The trustees are satisfied that the financial position reflects steady progress in the charity's formative year.
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Amount of reserves held	Para 1.22	At the year end, the charity held funds of £95,248. While much of these funds will be used for the investment in the future, at the moment they provide a more-than-adequate reserve.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds were in deficit at the year end.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees have reviewed the charity's financial position and consider that there are no material uncertainties about the charity's ability to continue as a going concern. Fundraising remains a key priority to ensure sustainability and enable the planned expansion of respite holidays.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal sources of funds for the charity are voluntary donations from individuals, contributions, and individuals completing fundraising events.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Veterans Coastal Retreats currently holds all surplus funds as cash in interest-bearing accounts to ensure liquidity for operational needs and planned retreats. The trustees do not hold any social or programme-related investments at present. The investment policy will be reviewed as the charity grows to ensure that funds are used prudently while furthering the charity's objectives.
A description of the principal risks facing the charity	Para 1.46	The trustees have created a Risk Register which logs the most significant risks to the charity. These include: Funding Risk – Insufficient funds could delay the delivery of respite holidays. Mitigation: Active fundraising and building a sustainable supporter base. Operational Risk – Risks associated with delivering retreats, including health and safety of guests. Mitigation: Comprehensive risk assessments, particularly when using third-party holiday rental providers, volunteer training, and adherence to safety protocols. Reputational Risk – Negative publicity could affect trust and support. Mitigation: Transparent reporting, strong governance,

		and maintaining high standards of service, particularly in relation to social media and public facing activities. Regulatory Risk – Non-compliance with charity law and guidance. Mitigation: Trustees regularly review Charity Commission guidance and seek professional advice as needed.

Structure, Governance and Management

Description of charity's trusts:

Type of governing document	Para 1.25	Constitution, implemented 25 September 2023
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed in accordance with the constitution. New trustees may be nominated and appointed by the existing board of trustees, ensuring that they have relevant skills, experience, and commitment to furthering the charity's purposes. There are currently no external bodies entitled to appoint trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	All new trustees will receive a comprehensive induction to help them understand their role, responsibilities, and the context in which the charity operates. Induction will include: • Overview of the charity's mission, values, and strategic objectives • Copy of the charity's governing document • Most recent annual report and accounts • Key organisational policies (e.g., safeguarding, conflicts of interest, financial controls, GDPR) • Signing of the Fit and Proper Person, Policy adherence and Privacy notice declaration forms • Introduction to fellow trustees and senior staff • Access to online resources including: - CC3: The Essential Trustee (Charity Commission) - Charity Governance Code - Online training modules from the ICAEW Trustee Training Modules
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Veterans Coastal Retreats is governed by a board of trustees and supported by a network of volunteers. The charity is increasing its network with the aim to create partnerships with other veteran support organisations, community groups, and service providers to further fundraising opportunities, and ultimately ensure that its retreats are accessible, safe, and responsive to the needs of beneficiaries.

Relationship with any related parties	Para 1.51	The trustees confirm that there were no related party financial transactions during the year. Any potential conflicts of interest are managed in accordance with the charity's conflicts of interest policy.

Reference and Administrative details

Charity name	Veterans Coastal Retreats
Other name the charity uses	"VCR", "Veteran's Coastal Retreats"
Registered charity number	1204898
Charity's principal address	22 Trelawney Avenue, Poughill, Bude, EX23 9HB

Names of the charity trustees who manage the charity

Trustee name	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Richard Perkins	Full period	Chair/founder
Simon Mavroleon	Full period	Trustee/safeguarding
Annabel Bush	Full period	Trustee
Jonathan Bush	Full period	Trustee/financial
Robert Philp	Resigned during 2025	Trustee

Corporate trustees – names of the directors at the date the report was approved

Director name
None

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year
None	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nil
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nil

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

Name of chief executive or names of senior staff members (Optional information)

Richard Perkins (Chair of Trustees and Founder)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

None

Other optional information

VCR has developed and approved the below policies:

- Absence Policy
- AI Policy
- Anti-Bribery Policy
- Becoming a Trustee Policy
- Bullying & Harassment Policy
- Code of Behaviour Policy
- Conflicts of Interest Policy
- EDI Policy
- Ethical Fundraising and Anti-Money Laundering Policy
- Financial Management and Reserves Policy
- GDPR Policy
- Grievances Policy
- Health and Safety Policy
- Risk Management Policy
- Safeguarding Policy
- Serious Incident Policy
- Social Media Policy
- Trustee Training Plan Policy
- Volunteer Policy
- Whistleblowing Policy

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)





Full name(s)	Richard Perkins	Jonathan Bush
Position	Chair of Trustees	Trustee / Finance

Date 28th October 2026

From: Caroline Rifkind <caroline.rifkind@gmail.com>
Date: 29 October 2026 at 18:08:24 GMT
To: Jonathan Bush <jonathanbush@hotmail.com>
Subject: Independent examination - Veterans Coastal Receipts

Dear Jonathan

I confirm I have examined the records, papers and statements of Veterans Coastal Retreats for the year to 31 December 2025 and I am satisfied that the Trustees' Annual Report for the period accurately reflects the information provided to me.

I am happy for you to submit a pdf of this email as evidence of my review. I am registered with the ICAEW under my married name so have used this below.

Best regards

Caroline Lennard FCA