



SCOTTISH
VETERANS
RESIDENCES

Annual Report
2025/26

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The SVR Governing Body and Senior Management Team met off-site in Stirling to shape the charity's next Strategy.

From our Chairman

2025 was another busy year during which, in addition to daily operations, we commenced data gathering and analysis of how Scottish Veterans Residences (SVR) delivers its services, for today and in the future.

We considered these against our regulatory commitments, our values and the needs of our potential beneficiaries and stakeholders. This analysis was to prepare for and to inform a strategic review undertaken by the Governing Body

and Senior Management Team in February 2026. I have inferred in previous reports that SVR must ensure its relevance to the needs of beneficiaries and wider society if it is to remain relevant for as long as those needs exist.

Consequently, we have recast our strategy, which we expect to publish in the Summer of 2026. It sets out our intent to improve service delivery and the quality of our built estate. We will provide beneficiaries with that which they need to live as independently as they are able. The published strategy will confirm the services we will provide, where they will be provided, and how we will provide them. I expect that the programme to deliver the strategy will be the most significant we have undertaken since our foundation. We will keep you informed of progress.

In 2025 the increase in occupancy levels across the three Residences confirmed the need to continue to provide the security and support to veterans and former members of the Merchant Navy that SVR has provided since 1910. We know our services are good; residents' testimonials, which are read at the start of every Governing Body meeting, and Care Inspectorate reports provide evidence of this. It is, however, the Residence managers and staff who do so much for our residents and tenants. To them, I give my warmest thanks and appreciation for all they do, the energy they bring to supporting the residents, and the loyalty they give us.

I also recognise the contribution made by those Members of the Governing Body who left us during 2025. Major Surya Rai who resigned as a consequence of his military posting, and Sue Bomphray who retired from the Governing Body. Sue, a Veteran herself, served SVR for nine years with great distinction, as a Trustee and member of the Audit and Risk Committee. We miss her guidance and support very much.

On a personal note, I will step down as Chair in September 2026, handing over into the very capable hands of Richard Edlmann, the current Vice-Chair. SVR remains a fantastic charity with the clear purpose of providing accommodation and support for those in need. It has been my honour to serve as an Advisor, Trustee and ultimately Chair of this magnificent organisation. During my tenure I have learned much and have been amazed by the commitment, strength and passion of all our staff, supporters and Veterans. Thank you for your continued support and I commend this report to you.

Jonathan Tweedie
Chair
Scottish Veterans Residences



Veterans Minister Graeme Dey joined SVR Chief Executive Martin Nadin at the Cycling Without Age Scotland event.

From our Chief Executive

Providing accommodation and supporting veterans and former members of the Merchant Navy in need, to live as independently as they are able, is what Scottish Veterans Residences (SVR) does.

In providing that, my role as Chief Executive is made so much easier by the dedication and fantastic commitment of the staff, who so regularly go above and beyond expectation to improve the lives and wellbeing of our residents and tenants.

At the risk of unfairness, I must mention the special commitment made by

George Corbett, our Property Services Manager and Depute Chief Executive, during his 17 years with SVR. George moved on to new challenges in November 2025, and I want publicly to thank him for his service to our residents and tenants, and the positive difference he made in the lives of many of them.

One of SVR's strengths is that we recognise we don't employ all the smart people, and there are other organisations with expertise and experience beyond our own. Working in partnership with others allows the residents we support to access and benefit from that expertise.

Throughout 2025, we participated in the Unforgotten Forces Consortium, Scotland's Veterans Wellbeing Alliance, as well as the more traditional veterans' membership organisations of Veterans Scotland and Cobseo. All brought richness and opportunity to us. We also became the first military 'chapter' of Cycling Without Age Scotland, which provides the opportunity for those who are aged, and those with disability, to be piloted on electric trishaws to once again experience "the wind in their hair" as they travel around local sites and recreational areas. Looking to the future and further collaboration, we hope that we will be able to contribute to, and participate within, the OVA's VALOUR programme in Scotland.

And whilst it is helpful to look to the future, occasionally, it is right and proper to glance over one's

shoulder and consider the past and history. SVR owns a burial site and large memorial within Edinburgh's Eastern Cemetery. Over 200 former Residents are interred there. The memorial has become the focus for our Residents' own commemorative events, and at their request, we undertook a complete renovation of the memorial stone and commemorative bronze plaques. Following a fundraising appeal, helpful television coverage, and amazing restorative work by local craftsmen, the restored and cleaned memorial was unveiled by the Lord Provost of Edinburgh, and the site rededicated by the Minister of Canongate Kirk. Now fully restored, it continues to act as the focus for us to remember all that served their Nation and lived out their days at Whitefoord House.

2025: Commitment, Co-operation, Commemoration; another busy year supporting Veterans.

Martin Nadin
Chief Executive
Scottish Veterans Residences

Project Heritage Timeline

APRIL

Project Heritage is launched, a public appeal to raise £40,000 to restore the memorial to its former glory. Veterans associated with Whitefoord House, past and present, form a steering group to help honour and remember the 220 names on the memorial.



1

MARCH 2025

The Scottish Veterans Residences Memorial in Eastern Cemetery, erected in 1917, has fallen into disrepair and is in danger of toppling. The charity resolves to launch a campaign to ensure it is restored in time for Remembrance Day 2025.



2

SUMMER

Supporters rally to the cause, taking part in abseils, zipslides, concerts, runs and Kiltwalks to raise money for the appeal. The campaign also gets a great response at the Royal Highland Show, Armed Forces Day events, Dog Shows, Leith Police Box and awareness days.



3

MAY

Conservation experts are engaged and arrive on site to remove the 11 bronze panels, 66 fixings, then stonemasons dismantle the wall piece by piece – comprising 36 sections. As restoration work starts off-site in their workshops, new foundations are carefully laid ahead of the rebuild.



4

OCTOBER

On Tuesday, 14 October, we proudly unveil the restored SVR Memorial in Eastern Cemetery, and hold a rededication ceremony, with stirring words from the Lord Provost of Edinburgh Cllr Robert Aldridge, Rev Neil Gardner of Canongate Kirk, and SVR Chief Executive, Martin Nadin.



5

SEPTEMBER

With £30,000 raised through generous donations and grants, work nears completion. The stonework has been rebuilt, foundations set, and the bronze panels look immaculate after being cleaned, waxed and burnished. A job very well done.



6

**With thanks to all who made
the restoration possible**



City of Edinburgh Lord Provost Robert Aldridge leads the rededication ceremony

Memorial restored to former glory

Scottish Veterans Residences celebrated a proud and historic day on Tuesday, 14 October 2025, when the charity unveiled the newly-restored SVR Memorial in Eastern Cemetery, Edinburgh.

At a well-attended rededication ceremony, covered by STV News, there were stirring speeches from the city's Lord Provost Robert Aldridge, Rev Neil Gardner of Canongate Kirk, and SVR Chief Executive Martin Nadin. A poignant lament was played by Fusilier Peter Clements of 2 Scots, The Royal Regiment of Scotland.

The £40,000 restoration was made possible thanks to generous donations and grants as part of SVR's successful Project Heritage appeal, launched six months earlier to save the 7 x 2 metre memorial after it had fallen into a state of disrepair.

The memorial carries the names of 220 Veterans who lived at Whitefoord House between 1910 and 1948 and were laid to rest at the burial ground. The rededication ceremony was an opportunity to remember them, their service, and those who have followed them.

It was heart-warming to see so many residents, former residents, trustees, supporters, and members of the Armed Forces and Veterans community at the ceremony, and then back at a gathering at Whitefoord House afterwards.

Erected shortly after the establishment of SVR in 1910, the sandstone and bronze memorial features 11 bronze panels and five intricately carved motifs, all which have now been meticulously conserved to protect their historical and cultural significance.

The delicate restoration involved dismantling the structure, stabilising and treating each bronze plaque, rebuilding the stone wall, and reinstating the plaques with new fixings faithful to the original design. The work ensures this important landmark remains a lasting tribute to those it commemorates and a proud part of the city's heritage.

The work does not stop there. Phase 2 of Project Heritage in 2026 will



Before and after: months of painstaking work by conservation specialists beautifully restored the SVR memorial in Eastern Cemetery.

involve providing a walkway and some landscaping around the Eastern Cemetery memorial, while SVR is also commissioning a conservation survey and working up plans to restore its memorial in Dundee: at the charity's burial grounds in Barnhill Cemetery, Broughty Ferry.

If you can help in any way or would like further information about Project Heritage, please contact: colin@svronline.org

Gone but not forgotten

Sadly, in 2025 and early 2026, we have said a final goodbye to some of Veterans who were residents with SVR in Edinburgh, Dundee and Glasgow.



Robert 'Dusty' Kellacher passed away at the age of 86 in May 2025. A Veteran of the Corps of Royal Electrical

and Mechanical Engineers., after Service he became a binman for the council, which earned him his Dusty nickname! He spent more than three decades at Whitefoord House, before moving on into nursing care.



Marcus Laird passed away August 2025, having lived at Whitefoord House since 2014. He served for 44

years with the Merchant Navy and saw active service in Korea, Australia, Cyprus & Egypt.



Donald Wallace, who was a former chef in the Royal Navy. He was a resident at Rosendael for seven years and

passed away in December 2025.



Stephen Rodgers, who served in the RAF and passed away in November, having spent his last six years in Rosendael.



Jackie McLean, who served in the Corps of Royal Electrical and Mechanical Engineers (TA). Jackie had

moved on after a stay at Bellrock Close, but passed away in November.



Derek Ferguson, who served with the Royal Scots, had been a resident at Whitefoord House for several years. He

passed away in March 2026.

W G R (Bill) Thomson BA CA

Esteemed former member of SVR's Governing Body, who served for 28 years as Treasurer, trustee and Vice-Chairman. He retired from SVR in 2015 and passed away on 1 April, 2026, aged 75.

Our enquiries

In late 2024 we introduced our successful online accommodation enquiry service to make us more accessible. Veterans can refer themselves, or be referred by a supporting professional, relative or friend.

Veterans, or referrers, are able to indicate preference for our three locations at Bellrock Close (30 places), Glasgow; Rosendael, Dundee (44 places) or Whitefoord House, Edinburgh (86 places). Each of our locations has their own page on our website for Veterans to review.

To make an online enquiry, scan the QR code:



Staff from the 1st preference aim to respond to enquiries within 24 hours to discuss availability of accommodation and, if suitable, arrange an assessment of need. Veterans can also phone, email or visit one of our locations to register an accommodation enquiry.

The table below illustrates those who used the enquiry service in 2025.

	BC	R	WH	Total
Housed	18	14	44	76
Initial assessment planned	12	n/a	7	19
Initial assessment complete	11	n/a	5	16
Assessment complete: awaiting allocation	13	2	14	29
On hold at Veteran's request	5	1	6	12
No offer: advice given	12	4	22	38
Lost contact	26	8	22	56
Refused offer	1	2	2	5
Unsuitable convictions	1	1	5	7
Unsuitable for service	2	1	5	8
Delete – duplicate	1	1	6	8
Withdrawn by applicant	13	5	35	53
Total	115	40	173	328

Our residents: Andy's story

Army veteran Andy, 32, has been a resident at Whitefoord House for 18 months, having moved from Newcastle-upon-Tyne. Since arriving at Scottish Veterans Residences, he has engaged well with support, participated in a number of activities and outings, and learned a trade as a tiler. He now in full-time employment as he starts to lay plans for his future. Here is his story...



I had always wanted to be in the Army. I first joined the Reserves when I was 19, serving with The Queen's Own Yeomanry, a light cavalry unit. In 2019 I made the jump and tried selection, and I was doing well until the Covid pandemic hit and cancelled everything. It was a kick in the teeth for me, because I dedicated two three years of my life to a job that I absolutely loved. Because of the pandemic it became undoable and I lost all sense of purpose. It happened to me at the worst time personally

because I ended up going through a relationship breakdown with my ex-girlfriend. Everything hit me at once and I got to the point where I could barely function, and I wasn't looking after myself. I went down into a bit of a dark place and didn't think I had anything to aim for. I then started to struggle to hold down a job and found myself in rent arrears.

I got lucky because people I know found about my situation and rallied round and I wouldn't be here without

them. They hooked me up with the Fusiliers Aid Society, who put me in touch with Scottish Veterans Residences.

It was a bit daunting moving to Scotland from Newcastle, not really something I had ever planned on doing, but since moving here it has been a crucial lifeline. Getting supported housing from a Veterans' charity wasn't something I ever thought I would need, but I did, and it's given me a new lease of life.

I arrived at Whitefoord House in October 2024. The spirit has been cracking and it has helped me being among other Veterans. It's basically people that are in the same boat as yourself and it's been nice to be around other people and replicate that togetherness I felt when I was in the Army. People pull together when it's important and that's what I like.

The SVR activities co-ordinator organised a day for a group of us at the Trades Training School in Edinburgh, and that proved to be a big moment for me. From that, and with the help of some financial support from SVR, I've managed to learn a trade as a tiler, get full-time employment, start my life again and see a way forward. I've now got goals to aim for and things I can do, which I wouldn't have had without



the help, support and encouragement I have received. This is the first time in forever that I have been able to plan what I want to do in future.

Another thing that has had a positive impact on me is trying out Jiu-Jitsu, first at Whitefoord and then competitively – all with the help of James (Moncur), the Activities co-ordinator. That has been great for me mentally, because it's been great to be around people with a similar attitude and focused on self-betterment. Other activities like 5-a-side football have been good fun and I've also enjoyed some of the group outings, especially going to the Military Tattoo and the day out to Holyrood Palace and the King's Gallery.

I am grateful for what SVR have done for me, and continue to do for me.



100 years of Poppy Power

Lady Haig's Poppy Factory has reached a remarkable 100 years of production in Scotland – and Scottish Veterans Residences is proud to have been part of the origin story.

Following a visit to Whitefoord House, Lady Haig chose the site as the ideal location to launch her factory, and produce poppies for the nation to mark Armistice Day each year. On 8 March 1926, Lady Haig together with two veteran workers, a pair of scissors and a piece of paper made the very first poppies in what was to become The Lady Haig Poppy Factory.

The original factory – situated in what is now the Maclagan room – remained a bustling hive of activity until the early 1930s. Growing supply and demand first necessitated a short move to larger premises in nearby Panmure Close, then in 1965 to its present home at Warriston Road, Canonmills, where it is now operated by Poppyscotland (The Earl Haig Fund Scotland).

A look through the archives captures the factory's inception. The SVR annual report of 1926-27 states: "In February 1926 the idea of starting a factory for the purpose of making poppies for sale on Poppy Day throughout Scotland was suggested by Lady Haig.

"Colonel William Robertson took Lady Haig down to the Scottish Naval and Military Veterans' Residence, Whitefoord House, and suggested that it might be possible to get suitable accommodation to start the factory there. So delighted was Lady Haig with the premises proposed, that her committee proceeded to turn the old Wood Chopping Factory into a Poppy Factory without delay."

An initial workforce of 30 disabled former soldiers, representing 17 units of the Army, were employed in the factory and within the first year the factory trebled in size. The poppy factory expanded its range of goods, producing good quality, hand-crafted items including furniture, toys, leather goods and flower bowls fashioned from old gramophone records. Two shops were opened in the Canongate and Lawnmarket as showrooms and in 1930 further premises were acquired in Calton Road.

During the 1930s, the factory enjoyed great prosperity, especially when it moved to its new home. The workforce grew to 117 with a waiting list of 338 hoping to join them. That momentum continued into the Second World War, and in 1955 the standard lapel poppy was introduced, almost identical to the one we use today.

Lady Haig's Poppy Factory continues to employ disabled veterans to make the poppies every year for the Scottish Poppy Appeal and they also make thousands of poppy wreaths which are sold commercially across the UK and beyond.

Updated systems mean the factory can meet current and future demand, producing three million poppies, 40,000 wreaths and thousands of other Remembrance items annually. Incredibly, the reliable 1926 machine used in Whitefoord House to cut the silk petals for wreaths is still going strong!



About Our Residents: 2025

45*
TENANTS

246
RESIDENTS

*We have 45 Scottish Secure Tenancies. 3 of those properties became available during 2025 and 2 were let to SVR residents



YEARS SERVICE

0-3 years



4-8 years



9-15 years



16+ years



86
moved on to own tenancies or other supported accommodation



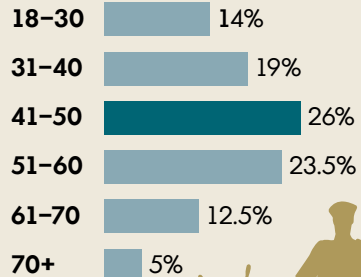
- Army 74%
- RN / RM 16%
- RAF 7%
- Merchant Navy 3%

*Excludes civilians, which numbered 14 across our services in 2025, or 5.7% of overall total.

97%
MALE

3%
FEMALE

AGE RANGE



PREVIOUS HOUSING SITUATION



Rough Sleeping



Temporary accommodation



Sofa Surfing



Custody/Prison



Direct from Service



293

Occupational
Therapy
attendances

EMPLOYMENT & FINANCE

18 residents were assisted by SVR's Rent Relief Scheme

29 residents took up employment

9 carried out Volunteering

12 took up education or training

205 benefit claims assisted



979

hours of
counselling
provided



39

went on activity-based
residential stays



87

Residents participated
in activities, sports
or hobbies



£41,539

SVR contributed to
support Residents
into employment



SCOTTISH
VETERANS
RESIDENCES

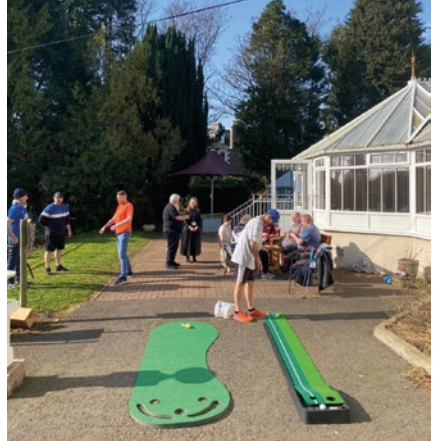
A Year in Pictures



January: Veterans headed north to Glenshee for some skiing on the snow-covered slopes.



February: Ten SVR residents lined up on the starting grid for a day of racing in electric go-karts at the Xtreme Karting centre near Edinburgh Airport.



March: Rosendael was the venue for an inter-residence sports and games day, which included putting, table tennis, snooker, card games and darts. Whitefoord House triumphed on this occasion.



April: The Knights Templar Goodwill Charity of Scotland rolled into our residences to kindly donate Easter Eggs to our Veterans.

May: The 80th anniversary of VE Day was celebrated across SVR, and the sun shone at a barbecue a Whiteford House, organised by Conor Martin and the Catering team.



June: District 3 (Perthshire and Angus) of the Riders Branch of the British Legion arrived at Rosendael on their motorcycles to make a donation to SVR, which was used to fund an outing to The Black Watch Castle & Museum in Perth.



July: The Gilmerton Singers held an al fresco concert in Princes Street Gardens in support of SVR's Project Heritage appeal (see Pages 5-7).

August: Our bowls team at Whitefoord House was re-established and they enjoyed a home and away double-header against Edinburgh cabbies, including this enjoyable fixture at Juniper Green.



September: Veterans from across our residences headed north to take part in a rejuvenating residential trip at Operation Cairngorms, camping and learning a range of woodland skills. The trip was so successful we have already repeated it in 2026.

October: We welcomed Cycling Without Age Scotland (CWAS) into Whitefoord House to formally open the charity's first ever Veteran-led 'chapter' – whereby our residents can be trained as 'pilots' to take out older and less mobile passengers on electronic trikes.



November: Former Celtic and Wales footballer John Hartson, accompanied by his wife Sarah and colleagues, visited Bellrock Close to share his experience of gambling harms and addiction in a thought-provoking and relatable workshop.

December: residents swept on to the ice to try out one of our country's favourite sports, courtesy of our friends at Scottish Curling.



International and inter-faith relations

Scottish Veterans Residences were honoured to be welcomed by the Ahmadiyya Muslim Community to their Baitul Rehman mosque in Glasgow.

SVR Chief Executive Martin Nadin and Head of External Relations Colin Leslie met with senior members of the Ahmadiyya community, including Regional President Dr Abdul Hayee, and learned about the outstanding work they do across four Scottish branches (Edinburgh & Fife, Dundee, Glasgow South and Glasgow North), including charitable initiatives, street, park and beach clean-ups and a commitment to interfaith dialogue.

In 2025, Ahmadiyya Muslims in Scotland honoured Veterans and marked the 80th Anniversary of VE Day and VJ Day with Gratitude and Prayers for Peace. Their motto is "Love for All, Hatred for None."



SVR were also delighted to attend the community's 2026 Peace Symposium and Dinner in Edinburgh, which had the theme "Building Bridges of Understanding in a Divided World".

Meanwhile, SVR were proud to invite the Consul of Ukraine in Edinburgh, Mr Andriy Madzyanovsky to Whitefoord House in February 2026. Mr Madzyanovsky was given a tour of the site and briefing on the aims of the charity. He showed a keen interest in how we have supported Veterans from the Armed Forces and Merchant Marine over the years, and the way our services operate.





Our Funders

The Grand Lodge of Scotland kindly donated £10,000 to SVR to help fund counselling and mental health support for our Veterans.

Scottish Veterans Residences is hugely grateful to the funders who enable and underpin much of our work supporting Veterans experiencing homelessness. Here are just some of the organisations who have generously supported us with grants in the past year. Our thanks to all who recognise and value the importance of the services we deliver. **#SupportingHomelessVeterans**



Our former residents: Dave's story

After spending hours, days and months below the sea in a submarine, UK Royal Navy Veteran Dave was acclimatised to darkness and isolation. But when a cruel chain of events ended his Armed Forces career and relationship, the prospect of homelessness took him to the darkest place of all.

"I was facing eviction and it was a blow to my mental health," said father-of-three Dave. "You find yourself trying to keep up pretences and I did that, pretty much until the day that I was made homeless.

"About two weeks before I was due to be evicted, I hadn't told anyone what was going on. One day I spent 45 minutes at the doctors, crying, because the night before I'd thought about killing myself. I'd gone down and looked at a train going past and thought, 'that looks like a good idea. I'll go and stand in front of the train tomorrow'. I googled other ways to end my life. Luckily, I woke up in the morning and phoned the doctors and got an appointment. I opened up to the GP and said that I wasn't coping."

Thankfully, the GP's advice marked a turning point for the 45-year-old, who was medically discharged five days short of 12 years' service with the Navy. The doctor's intervention



Picture: Andrik Langfield/Unsplash

eventually led him to Scottish Veterans Residences (SVR).

"I didn't think it was what I needed, but it turned out to be the perfect place," added Dave. "I consider myself really lucky compared to some, which might be a weird thing to say when you talk about homelessness, but at no point was I physically living on the streets. I was close, very close, because the car was already packed and I had nowhere to go, but then I was accepted by SVR."

After leaving the military, Dave ideally needed a three-bedroom property so his kids could come to stay with

him, and he also need space for his beloved black labrador.

Empathetic by nature, Dave focused on starting a new career in nursing, specialising in learning disability. He was accepted for university, and had been doing bank shifts in a hospital as a care assistant. “Everything was okay at that point. I’d applied for housing with the local authority, but then I was abruptly informed there would be nothing available for me, even though I was a Veteran. I was facing eviction. It’s really hard to end up in a situation where you’ve applied for help and had doors shut in your face.”

Dave arrived at SVR’s residence at Bellrock Close, Glasgow, but there was no quick fix to restore his confidence, mental health and longer-term housing prospects. It took time and commitment.

“Looking back, when I moved into SVR I had not yet experienced rock bottom. I hit that a couple of weeks later,” he said. “I was initially on a high because I’d got somewhere to live, but then severe depression kicked in. I went on a two-week drinking bender and didn’t leave my flat during the day at all. I slept on the sofa the whole time I was there because couldn’t settle in the room. It was a shock to the system. The staff would keep checking on me, but I was pushing people away.

“Then, one day I woke up and thought to myself: ‘this this isn’t going to help you see your kids again’. From then on, I started looking at myself a bit more and then I started to feel hope again.

“My experience at SVR has been a positive one. Mark, my support worker, is a former military man himself, and was really good for me. He just kept chipping away and encouraging me. The whole team and their ethos has been brilliant – they have so much experience and understanding of working with Veterans.

“I also benefitted from working with the occupational therapist and the therapeutic counsellor – they helped me turn it round.”

SVR provides a home to Veterans as long as they need it, but the goal is to support people back into civilian life and their own house. After transitioning successfully, Dave now has his own flat, is volunteering at SVR and has a job lined up. He is also back close to his children.

His advice to others facing similar circumstances?

“My advice to other Veterans would be that there IS help out there. People experiencing homelessness can feel invisible and ignored, but keep trying, at some point someone’s going to listen. There is help. It’s just finding the right help.”



Our Supporters

Whether its walks, cycles, raffles, Kiltwalks, marathons, firewalks, zipslides or abseiling from the highest whisky distillery in the world (for the record, its the Port of Leith!) – our heroic SVR supporters have risen to the challenge to raise funds for veterans experiencing homelessness. All of our fundraising goes directly to supporting our residents.



Our sincere thanks to all who come forward and are ready, willing and able to help. If you want to take on a challenge or are interested in a place in a particular event, please get in touch with colin@svronline.org



Our Volunteers

Volunteers are always very welcome into SVR's three sites in Dundee, Edinburgh and Glasgow. We have been fortunate over the past year to welcome in a number of groups, from corporate organisations to our friends in the military (pictured, Reservists from 51 (Scottish) Signal Squadron from 32nd Signal Regiment.)

Our thanks to organisations like Abbvie, Barclays, Bibby Financial Services, Blackrock, Raytheon, Succession Wealth, Tesco Bank, Trust-Care, for their support for SVR, and also all the individual volunteers who give their time, including Lee Porter: the Curious Barber (pictured), who does

haircuts and beard trims for Veterans at Whitefoord House.

If you are interested in volunteering at SVR please contact:

colin@svronline.org

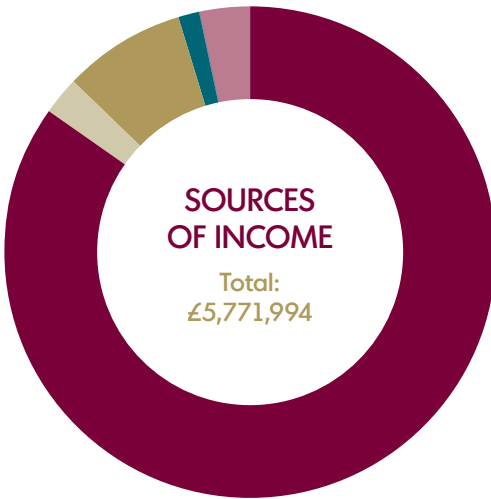


Balance Sheet

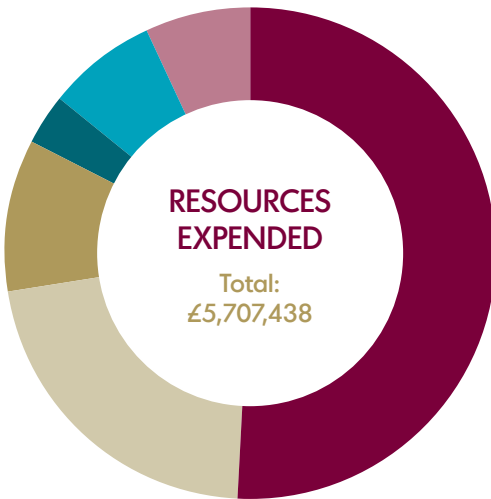
as at 31 December 2025

	2025 £,000	2024 £,000
Investments	9,625	9,549
Housing Properties – Cost	17,807	17,675
Less Depreciation	(5,502)	(5,202)
	12,305	12,473
Other Fixed Assets – Net Book Value	278	335
Total Tangible Fixed Assets	12,583	12,808
Current Assets	1,772	841
Current Liabilities	(689)	(512)
Net Current Assets	1,083	329
Creditors > 1 Year	(4,281)	(4,366)
	19,010	18,320
Accumulated Reserves	19,010	18,320
Total Capital and Reserves	19,010	18,320

Financial Information



- **Rent and Service charge**
£4,899,389
- **Commissioned Services Income**
£141,284
- **Other Income**
£463,842
- **Grants released from deferred income**
£85,608
- **Other revenue grants**
£948
- **Investment Income**
£181,871



- **Homes – Remuneration**
£2,905,287
- **Homes – Services**
£1,235,183
- **Administration**
£577,977
- **Repairs**
£186,262
- **Cyclical Repairs & Maintenance**
£417,580
- **Depreciation**
£385,149

Surplus/(Deficit) £64,556

Our Patrons and Governing Body

- His Royal Highness The Duke of Gloucester KG, GCVO, GCStJ

Patrons

- Brigadier Andrew Muddiman ADC RM Naval Regional Commander, Scotland and Northern Ireland
- Brigadier Jody P Davies MBE, Commander 51 Infantry Brigade and HQ Scotland
- Air Commodore Mark J Northover MBE, Air Officer Scotland

Scottish Veterans Residences Governing Body

- Mr Jonathan Tweedie FSI BA (Hons) (Chairman)
- Colonel (Retired) Rakesh Bhabutta OBE
- Colonel (Retired) Michael Edwards OBE DL VR (Appointed 5 Dec 25)

- Major Surya Rai (Resigned 4 Sep 25)
- Group Captain (Retired) Teresa Griffiths CBE ARRC
- Squadron Leader Alastair Park RAF
- Captain Andrew Cassels MNWB
- Ms Sue Bomphray (Retired 22 May 25)
- Mr John Cooper
- Mr Richard Edlmann
- Mr Tony Jones KC
- Mr Sandy Telfer
- Mr Rab Wallace



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