

Armed Forces Bikers Veterans Charity

England & Wales · Charity number 1147967

Details

Other names ARMED FORCES BIKERS, AFB

Status Registered

Legal form Other

Registered 2012-07-05

Register [View on the Charity Commission register](#)

Contact

Address 26 The Green
Piercebridge
Darlington
DL2 3SH

Phone 07808141204

Email chairman@afbvc.co.uk

Website <https://www.afbvc.co.uk>

Activities

Objects: 1. To assist veterans, former serving members of the UK Armed Forces, who are in charitable need as a result of injury or other harmful experience suffered during their service, to resettle and rehabilitate into civilian life. 2. To relieve the needs of veterans, former members of the Armed Forces, and their immediate dependents who are in charitable need.

Activities: The Armed Forces Bikers (AFB) is a Veterans Charity. Our main effort is in the raising and granting of funds to support veterans and their immediate dependents in charitable need, if they qualify under our grant policy and as agreed by the charity trustees. We seek to work with other veteran-friendly charities or voluntary bodies, in a multi-agency approach, to offer more effectively help.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Other Charitable Activities
- **What:** General Charitable Purposes, Armed Forces/emergency Service Efficiency, Recreation
- **Who:** Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£121,473	£123,295	-	-
2024-07-31	£158,814	£119,309	-	-
2023-07-31	£149,772	£60,444	-	-
2022-07-31	£101,296	£117,676	-	-
2021-07-31	£91,051	£77,703	-	-
2020-07-31	£95,632	£93,024	-	-

Trustees

Name	Role	Appointed
William RS Aiken	Chair	2025-01-25
Ian McCormick		2019-07-19
STEVE REGAN		2012-04-18
Suzanne Edwards		2022-01-28

Armed Forces Bikers Veterans Charity

England & Wales - Charity number 1147967

Accounts

Armed Forces Bikers Veterans Charity



**Report and Financial Statements
For the year ended 31 July 2025**

Registered Charity No. 1147967

Table of contents

Legal and Administrative Information	3
Report of the Trustees	4
Independent Examiner's Report	13
Receipts and Payments Account	14
Statement of Assets	15

Legal and Administrative Information

Status

The organisation was registered as a Charity on 5 July 2012.

The Charity was established under a Constitution, which established the objects and powers of the Charity. This Constitution was adopted on 28 January 2012 and amended on 9 June 2012, 30 January 2021 and 27 January 2024.

Trustees

The Trustees who served during the period were:

Mr S M Regan National Chair (appointed 25/01/2025)

Mr WRS Aiken Charity Chair (appointed 25/01/2025)

Mr I McCormick Secretary

Mrs S Edwards Treasurer

Registered Office

26 The Green, Piercebridge, Darlington DL2 3SH

Accountants

Peter A Hodgson & Co Ltd, Hett Mill, Hett, Durham DH6 5LN

Report of the Trustees

The Trustees present their Annual Report together with the financial statements for the year ended 31 July 2025.

Objects and Public Benefit

The main effort of the Armed Forces Bikers Veterans Charity (AFBVC) is in the raising and granting of funds to support veterans and their immediate dependents in charitable need, as described in our grant policy and as agreed by the Charity Trustees.

Objects

The following Objects are approved by the Charity Commission for England and Wales and The Office of the Scottish Charity Regulator.

1. To assist veterans, former serving members of the UK Armed Forces, who are in charitable need as a result of injury or other harmful experience suffered during their service, to resettle and rehabilitate into civilian life.
2. To relieve the needs of veterans, former members of the Armed Forces, and their immediate dependents who are in charitable need.

Public Benefit

The Charity supports veterans who are finding it difficult to make their way in civilian life due to financial circumstances, and regardless of their geographical location within the UK. All Charity Trustees have regard to the Charity Commission's Public Benefit Guidance when exercising any powers or duties to which the guidance is relevant.

We are a UK Armed Forces veterans network that seeks to establish contact with as many serving and ex-Forces personnel as possible. We aim to give our members and supporters a sense of purpose through the community we form and the support mechanism to help others to help themselves. We have successfully identified and integrated many troubled ex-service personnel - who are either mentally or physically scarred due to operational service - into our growing Charity. We encourage them to join us at events and give them a sense of purpose through that common bond and our fund-raising activities. We foster these communities through a network of 17 Regions (16 regional and one national group).

Although we are a veterans motorcycle group, we do not exclude anyone who wants to help us in our Charity work and who agrees to abide by our Constitution and Bye-Laws.

100% of public donations go to veterans and their families in need. No Trustees or Members of the charity receive any remuneration, payments or benefits from the Charity. All work is carried out by volunteers around their work, family and social commitments.

We seek to work with other veteran-friendly charities or voluntary bodies, in a multi-agency approach, to offer help more efficiently and effectively.

Structure, governance and management

Administration, coordination of effort, and the day to day management of the Charity is primarily carried out online under the governance of the Board of Trustees (BoT) and in accordance with our Constitution.

At the Annual General Meeting in January 2025 the *2025 to 2028 Manifesto* was approved and adopted by Members. This document outlined the future strategy for the AFBVC and initiated a change in the Trustee structure, effectively splitting the role of Chair into 2 distinct roles:

- The National Chair with a focus on strategy, leadership and maintenance of the AFBVC ethos
- The Charity Chair: responsible for the running of the charity in line with the Charity Commission requirements

In addition a Senior Leadership Team was established consisting of the 2 Chairs and the Vice Chair.

The BoT consists of the legal Trustees (listed above under Legal and Administrative Information), as well as Local Agreement Trustees including the Vice Chairman, Fundraising Manager, Media Manager and Grant Manager (when in post).

The BoT meets monthly during the year, with the exception of January during the purdah period before the Annual General Meeting. The National Chairman attends quarterly Trustee meetings to discuss strategic matters.

As well as having regard to the Charity Commission's Public Benefit Guidance, all decisions are made within the framework of the approved policies and procedures for the Charity.

The BoT is solely responsible for the approval or otherwise of grant applications, which are investigated by nominated Grant Investigators. Grant payments are made by Grant Payment Officers. There are established guides and processes in place for the induction and training of Trustees, Grant Investigators and Grant Payment Officers.

This BoT has performed its duties well over this period, corresponding daily on grant and governance issues by email, in addition to the monthly online meetings held via video conferencing.

Liaison with Members and supporters is managed through the Vice Chair and the network of Regional Representatives, and via information posts on our internal Forum.

Achievements and Performance

The economic and social context

The financial climate continues to be difficult for veterans and their dependents in charitable need, and we continue our policy of meeting the needs of those in the 'in-work poverty' category. Those veterans whose income is below the living wage remain in a situation where they find it difficult to 'make ends meet'.

The BoT is discussing a range of new initiatives suggested by the National Chair and this will continue into the next financial year, to ensure we remain focused on, and responsive to, the current needs of veterans.

The AFBVC Trustees' Grant Policy was monitored and updated throughout the reporting year by the BoT. The latest version (August 2025) is included in this Report.

Grants and Campaigns

The provision of grants continues to be our main mechanism for supporting veterans and their immediate dependents in charitable need.

The AFBVC Grant Policy system includes the policy document approved by the UK Charity Commission, a live, online grant application form, a system for Board of Trustees (BoT) debate, online purchases and approval and a fast bank transfer system to deliver the funds granted. The grant form is available on the AFBVC website. A copy of the current Grant Policy can be seen on pages 8-10.

During this reporting period, we made grants to the value of £122,758. This is an increase of £3,928 in the funds granted compared to the previous year. This total is broken down as payments of grants totalling £115,758, and £7,000 of designated funds granted to the National Association for Bikers with a Disability (NABD).

The range of grants reflects our Grant Policy, with support to veterans being given in the following and other areas:

- Welfare - no veteran wonders where their next meal is coming from
- Deposits and rent for housing - getting veterans off the streets and into safety
- White goods and household items - to improve their quality of life
- Funding for training courses - getting veterans off benefits, into work, and helping to restore their sense of worth

We also repeated our successful Summer and Winter campaigns, designed to help veteran families with children enjoy the Summer break and the Christmas holidays. Payments made were as follows (note that the Summer Campaign payments often cross the end of the financial year.).

- The Summer 2024 Campaign - a total of £7,050 (21 grant applications).
- The Christmas 2024 Campaign - a total of £16,500 (66 grant applications)
- The Summer 2025 Campaign - a total of £3,000 (10 grant applications).

Fundraising and awareness

Our fundraising initiatives by our regional members continue to raise income in the form of donations to our Charity. As such, again, the fundraising efforts have been outstanding within the reported financial year, with public donations from regional events and social media fundraising.

The total fundraising income this year was £121,473. Whilst this represents a decrease of £37,341 on the previous year, it matched the demand for grants and still leaves us with a significant balance. Efforts to increase our grant volume and get the funds out to veterans in need are described in the Future Strategy section below.

We have continued to raise public awareness of the AFBVC and the work it does to help fundraising efforts, and to ensure veterans can access the support that we can provide.

We continue to use Givey, Charitable Giving accounts including the PayPal Giving funds used by Facebook and other social media, to channel funds to us from an increasing number of online fundraising initiatives.

A range of new publicity material has been developed to support fundraising and membership drives at events we attend. Local Regions continue to look for new opportunities to reach our target demographic. In addition, for the first time we ran a stall at the annual Ride To The Wall at the National Memorial Arboretum, attended by over 6,000 bikes and 12,800 veteran motorcyclists and supporters.

Under the Fundraising Manager we also continue to seek Corporate funding to underpin our Trading Account and pay for the statutory payments we incur as a Charity, for equipment for stalls and to create products to sell.

Our volunteers

The contribution made by volunteers remains outstanding, and a true source of pride for the Charity. As well as forming a community in their own right, Members contribute to fundraising, developing new regional initiatives and meet-ups, and volunteer to become trusted officers such as our Regional Representatives, Grant Investigators and Grant Payment Officers, and as Trustees.

All these activities are carried out in our Members' and active Supporters' free time and without remuneration, payments or benefits from the charity. 100% of publicly donated funds go to support veterans and their immediate dependents in need.

Membership increased over the period the accounts cover from 285 to **333**. Current membership at the time of writing the Report is **347**, and we have more active Regions than ever before. In addition to the Members of the Charity, we have a similar number of active supporters in the Regions.

Resources and Policies

The AFBVC continues to adopt a more professional approach, both in our ways of working and in our image, whilst not losing our amateur, volunteer ethos.

Throughout the year the National Chairman and Board of Trustees worked on a range of new policies to clarify and embed good working practices.

A new website was developed to overcome some of the limitations of the old one, with a new improved Forum for Members and probationers created. The new website www.afbvc.co.uk makes it easier for both Members and those interested in our work to find out more about the charity and how they can contact us.

This process was undertaken following a review of the UK's *Online Safety Act 2023* and how it applies to our operations. Following this, trusted officers were offered email addresses linked directly to the website to build confidence in those receiving the emails, and a more consistent and professional look to communications. A new Social Media Policy was developed, and access to the Members Forum limited.

A detailed Risk Register was created (See Risk Section below) and a risk review process put in place.

Work began on a new online shop, and this will continue over the next 6 months.

A pressing issue for the AFBVC remains the need to find new opportunities to support veterans and to manage those Grant applications which we do receive. The limiting factor at present is the number of Grant Investigators we have who process such applications and the availability of a dedicated Grant manager to manage the entire process.

Forum and communications

The old AFBVC forum continued to show decreasing use during this period, and it is hoped that activity will be reinvigorated with the launch of the new website and Forum. Social media sites such as the Facebook Supporters page, are still increasingly used in a vital role towards effective fundraising and communications to the wider community of AFBVC members, veterans and supporters. Most regions now have their own Facebook or WhatsApp groups where they organise their local activities.

Summary

The key figures for the year quoted above are shown in Table 1 below.

Achievement and Performance	July 2023	July 2024	July 2025
Membership of the Charity	273	285	333
Funds raised (all sources)	£149,772	£158,814	£121,473
Funds granted (all types)	£60,037	£118,830	£122,758

Table 1: Summary of Achievements and Performance 2023-2025

In summary, the AFBVC has had an excellent year supporting veterans and their immediate dependants in charitable need, and improving the way we work.

However, we have now generated significantly more funds than we have granted and we are committed to increase our reach with the veteran community and to find new ways to help them (see Future Strategies page 10 for details).

AFB Veterans Charity Trustees Grant Policy 2025 (Green state)

1. The Core Objectives of the AFBVC are:
 - a. To assist veterans, former serving members of the UK Armed Forces, who are in charitable need as a result of injury or other harmful experience suffered during their service, to resettle and rehabilitate into civilian life
 - b. To relieve the needs of veterans, former members of the Armed Forces, and their immediate dependents who are in charitable need.

Who we can help

2. Requests for grant funding are invited from ex-UK Armed Forces personnel and their immediate dependents who can provide definitive proof of service:
 - a. Grant applications must be submitted online via our grant form below.
 - b. If submitted by a Third Party approved by the veteran, the application must be filled in with the name and contact details of the veteran in charitable need
3. A grant applicant must have or be able to quickly obtain Verification of Service (VOS), some form of photo Identification (ID) and a Verification of Address (VOA), on application. An email copy of your discharge documents together with some form of identification would be good (image of passport or driving licence) and recent official documents with your name and address on. If no VOS, ID or VOA is received within 14 days of application the grant will be closed. Please do not apply unless you have, or can quickly obtain VOS, ID and VOA. If you have no fixed abode, then you may still apply.
4. Applications can be considered from those who are unemployed, on low income, self-employed or working part-time. You will need to provide evidence that you are in receipt of benefits or suffering hardship.
5. Unfortunately we cannot accept requests from veterans who reside outside the UK (temporary residence in the UK will not be accepted).

What we can help with

6. We make grants in several categories as follows:
 - a. To help veterans and their immediate dependents settle into rented housing through paying for bonds, and up to 2 months' rent and any admin fees. The grant capped for this will be based on average rents in different regions of the UK. Please note: we cannot act as a guarantor.
 - b. Necessary domestic equipment required for basic living needs.
 - c. Short term hardship funds e.g. utility bills, food vouchers, bedding or other essential basic living needs. Sadly, being a small charity, we cannot support any veteran in the medium to long term.
 - d. Support in the clearing of debts for rent, utilities or other such necessary items, subject to an assessment of the likely beneficial impact on the veteran's life.
 - e. Funds for training courses which have a reasonable likelihood of leading to employment for the unemployed, or to help veterans move from minimum wage to a living wage or better.
 - f. Rail, bus or (by exception taxi) expenses for unemployed veterans to and from courses/interviews/meetings that have a reasonable likelihood of leading to employment or to help them to integrate into society.
 - g. Funding for laptops, tablets and phones for digital inclusion purposes. The Royal British Legion (RBL) and the Department for Work & Pensions (DWP) offer funding for the provision of laptops where it is needed to secure training leading to employment. We can supply basic models only (unless needing something specific due to a disability) and only preloaded sim cards for mobile phones.

h. Disability Support (only if these are not provided by NHS/local Council):

I. To help gain access to services

II. Assistance for mobility equipment

III. Home adaptations

IV. Motorcycle adaptations through our funding of National Association of Bikers with Disabilities (NABD)

7. Please note the following caveats:

- a. Applicants who apply for a grant for a course that has already been booked, or for bond or rent for accommodation where tenancy has already been agreed or any services agreed in advance of payment, do so at their own risk. The AFBVC cannot short cut its decision making processes or checks to meet the deadlines of the applicant or any third parties.*
- b. We never pay public funds into your personal bank accounts. We pay only third party service providers directly, after we have conducted checks.*
- c. We only supply goods from reputable main street retailers - though this can be done either direct or online. We do not order through Amazon, Etsy etc due to difficulty in getting timely refunds/replacements. We are currently unable to supply food vouchers through Tesco.*
- d. If we pay out grants in advance of services e.g. training courses, rent etc, and subsequently your situation changes, you must immediately inform us so that we can recover funds from the provider or organisation.*
- e. The total grant limit is set at £3,000 for any veterans (any previous grants will also be included in this total), and will only be exceeded in exceptional circumstances in a crisis situation, if agreed by the AFBVC Trustees.*

Exclusions

The AFBVC cannot fund:

- Individuals who have not served in the UK armed forces or are not the immediate dependants of living, ex-armed forces personnel. We regret we cannot support dependants of deceased veterans.*
- Expeditions, academic courses, medical treatment, therapy, holidays and non-NHS approved treatments (or training to deliver such).*
- Startup capital for new businesses or any capital deemed to be supporting an existing business. Essential training, tools and equipment for sole traders or potential sole traders can be considered for which a business case/justification can be made.*
- Projects concerned with travel, adventure, sports or recreation.*
- Driver training for new drivers. We can only fund one licence category per grant, and only if it is likely to lead to employment. A full UK licence must already be held.*
- Vehicle repairs, funds toward vehicle purchases, servicing, fuel or any other related expense.*
- Gifts or presents including birthdays, Christmas or anniversaries.*
- Support for veterans who are currently serving a custodial sentence - although we can offer support to the veteran's dependants in line with our grant policy. Grants by veterans released on licence or those facing a possible custodial sentence will be considered on a case-by-case basis to protect publicly donated funds*
- Individuals who are receiving considerable grants from other agencies, unless it is part of multi-agency and charity emergency funding.*
- Funerals*

What happens next?

8. A grant investigator will be in contact by email within 48 hours of receiving your application, this will be from an @afbvc.co.uk address. Make sure to also check your spam folder for this email.

9. *All applicants will receive a response from the AFBVC whether or not their application has been successful. Feedback on grant outcomes is appreciated and is required in support of repeat applications.*
 10. *The AFBVC receives many more applications than can be supported and even if your grant meets our requirements we may not be able to help. In all cases, Trustees will ensure that applications are considered on a case-by-case basis.*
 11. *You should not submit any further requests if you have a current grant in progress. If you find you have additional needs, speak to the grant investigator processing your grant.*
 12. **Please note: A grant request will be cancelled if any AFBVC Trustee or Grant Investigator is subjected to abuse or threats whilst considering or processing a grant request. We operate a zero-tolerance policy.**
-

Future Strategy

The AFBVC 2025 to 2028 Manifesto was adopted in January 2025 and outlines the strategic direction for the next 3 years. The headline objectives from the Manifesto are:

- To complete the rebranding from the AFB to the AFBVC
- To widen our provision and charitable activities for the benefit of veterans and their direct dependants
- To encourage regions to support veterans locally through social events and meets
- To encourage the use of social media and other online communications means to help members, supporters and the general public engage with our objectives and ethos.

Significant progress has been made in several areas against the Manifesto, as outlined in Performance and Achievements above, but work will continue into 2026 to embed the infrastructure and approach for sustainable and effective operations.

The National Chairman will also be looking into the need for other new policies, including:

1. Safeguarding Policy: To protect vulnerable individuals, especially children and at-risk adults.
2. Equality and Diversity Policy: To promote an inclusive and fair environment.
3. General Health and Safety Policy: To ensure the safety of volunteers.
4. Conflict of Interest Policy: To manage any potential conflicts among trustees, officers or members with leadership responsibility.
5. Data Protection Policy: To comply with GDPR and protect personal data.
6. New form of Membership Whistleblowing Policy: To encourage the reporting of unethical behaviour to the National Vice Chair. This would be in addition to the Charity Whistleblowing Policy

The Red, Amber and Green states for the Grant process are being amended to reflect any impact of a shortage of resources to manage grants, rather than a shortage of funds. The Policy has also been rewritten for clarity and to offer new categories.

Other ongoing objectives remain the same as outlined last year:

1. During the next reporting period, the BoT will continue to manage the charitable arrangements of the AFBVC and conduct their duties in accordance with the AFBVC Constitution, Bye-Laws, Grant Policy, Charity Commission, and the Fundraising Regulators guidelines. The BoT will continue to strengthen their links with the Regional Reps with the aim of working more effectively with the AFBVC membership so that, as a national Charity, we can work positively toward the Charity's aims and objectives. The BoT, in the next financial period, will continue exploring initiatives to meet the increasing demands of running our growing Charity more effectively.
2. We will endeavour to recruit more grant investigators as the number of grants is outstripping our capacity to meet the demand. This has led us to close the grant system down so that we can investigate and administrate ongoing grant requests.

3. We remain committed to working with other charities and veteran-friendly organisations that assist veterans in need.
4. We hope to continue to increase card payments (not for donations) for the benefit of trading and regions are encouraged to request card readers from the AFBVC Treasurer to this end.
5. We will continue to use our online donation services and seek other such donation sites to help raise needed Charity funds.
6. We continue to support groups on social media sites as they are proving to have beneficial effects on membership recruitment and Charity awareness. Even more regions now have their own groups on Facebook, which is proving useful for encouraging participation and fundraising (these groups continue to have oversight by an AFBVC Trustee).
7. We will continue to try and raise public awareness of the AFBVC and the work it does, to help fundraising efforts and to ensure veterans can access the support we can provide.
8. We are increasing our emphasis on our primary objective towards supporting veterans and their immediate dependants in charitable need via campaigns, supporting veterans' projects and more collaborative work with other charities in addition to our grant work.
9. We will continue to encourage the organising of meets and social events. Every effort will be made to foster comradeship and support for veterans and their families in the future, which includes AFBVC members and supporters.
10. To continue to improve the public image of the AFBVC and its core mission.

Review of the business

The statement of Receipts and Payments on page 14 of these financial statements details all incoming and outgoing resources during the year. The Trustees consider the Charity's affairs to be satisfactory.

Reserves policy

The Trustees have examined the Charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed held by the Charity should not be below £3,000.

Profits from AFB Trading Ltd

The net profits from AFB Trading Ltd will be transferred annually to the AFBVC Charity Account after the acceptance of our accounts at the AGM. Part of the funds within the Trading Account are used to pay for the administration of the Charity, such as event equipment, public liability insurance and to pay the Fundraising Regulator annual registration fees.

Risk review

Following the *Online Safety Act* and adhering to relevant Government and Charity Commission guidance, the Trustees concluded their assessment of the major online risks to which the Charity is exposed, and systems were established to mitigate those risks. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company.

We implemented safety measures based on the identified risks, recorded our assessment and proposed mitigating measures, and put in place a process to review and update the assessment, especially when there are significant changes to the Forum or Ofcom's guidance

With reference to fundraising, the AFBVC are registered with the Fundraising Regulator UK and we have made a commitment to adhere to the highest standards of fundraising practice and to being transparent and accountable in our fundraising. The Trustees have put in place liability insurance to cover all fundraising activities such as street collections and events. We have a comprehensive Fundraising Guide for use in the Regions and nationally.

Armed Forces Bikers Veterans Charity - Report and Financial Statements

With regard to payments, no individual trustee can authorise any transactions without agreement from the other Trustees, usually through electronic communications. The grant policy has been put in place to guide the specific allocations of funds towards our Charity objectives, and we have a detailed Financial Management Policy and Handling Money Policy.

One improper payment was identified following a sophisticated scam. The scam email was received on 25 November, utilising enough detail of our internal way of communicating to convince the recipient it was a genuine request for funds. Enhanced procedures were then put in place to manage future payments both for grants and non-grant requests, action on suspected fraud attempts and longer-term actions to manage the workload of AFBVC Trustees. Action Fraud and the Charity Commission were informed throughout. The payment (£980) was refunded to us in full by the bank following a review of the situation.

Approved by the Trustees on 31 January 2026 and signed on their behalf by:



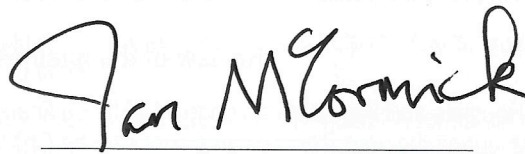
Mr S Regan - National Chair



Mr WRS Aiken - Charity Chair



Mrs S Edwards - Treasurer



Mr I McCormick - Secretary

Independent Examiner's Report
to the Trustees of Armed Forces Bikers Veterans Charity

I report on the accounts of the charity for the year ended 31 July 2025 which are set out on pages 14 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ◆ examine the accounts under section 145 of the 2011 Act.
- ◆ follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- ◆ state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.
 - have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Peter A Hodgson FCCA
Peter A Hodgson & Co Ltd

Chartered Certified Accountants
Hett Mill
Hett
Durham
DH6 5LN

Peter A Hodgson FCCA

31 January 2026

Armed Forces Bikers Veterans Charity

Receipts and Payments Account

For the year ended 31 July 2025

Receipts	Unrestricted	Designated	2025	2024
	Funds	Funds	Total	Total
	£	£	Funds	Funds
			£	
Donations and fundraising activities	109681	-	109681	145827
AFB Trading Ltd donation	10531	-	10531	11000
Paypal Giving Fund	<u>1261</u>	<u>-</u>	<u>1261</u>	<u>1987</u>
Total receipts	121473	-	121473	158814
Payments				
Grants	115758	7000	122758	118830
Depreciation on Computer Equipment	72	-	72	24
Insurance	146	-	146	146
Grant database	259	-	259	259
Sundry	<u>60</u>	<u>-</u>	<u>60</u>	<u>50</u>
Total payments	116295	7000	123295	119309
Excess of receipts over payments	5178	(7000)	(1822)	39505
Retained funds brought forward	154733	152	154885	115380
Transfer between funds	<u>(7000)</u>	<u>7000</u>	<u>-</u>	<u>-</u>
Retained funds for the year	<u>£152911</u>	<u>£152</u>	<u>£153063</u>	<u>£154885</u>

Armed Forces Bikers Veterans Charity

Statement of Assets

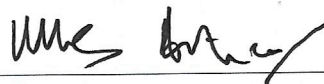
For the year ended 31 July 2025

	Unrestricted Funds	Designated Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Investment	1	-	1	1
Fixed Assets				
Computer Equipment	262	-	262	334
Current Assets				
Cash at bank	147062	152	147214	153064
Other Debtors	2976	-	2976	137
Pay Pal	<u>2610</u>	<u>-</u>	<u>2610</u>	<u>1349</u>
	152648	152	152800	<u>154550</u>
Total Assets	<u>£152911</u>	<u>£ 152</u>	<u>£153063</u>	<u>£154885</u>
Reserves				
Balance brought forward	154733	152	154855	115380
Transfer between funds	(7000)	7000	-	-
Excess of receipts over payments	<u>5178</u>	<u>(7000)</u>	<u>(1822)</u>	<u>39505</u>
	<u>£150877</u>	<u>£ 152</u>	<u>£153063</u>	<u>£154885</u>

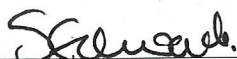
Approved by the Trustees on 31 January 2026 and signed on their behalf by:



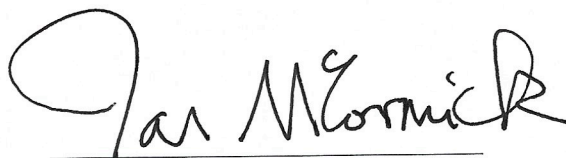
Mr S Regan - National Chair



Mr WRS Aiken - Charity Chair



Mrs S Edwards - Treasurer



Mr I McCormick - Secretary

Armed Forces Bikers Veterans Charity

England & Wales - Charity number 1147967

Accounts

Armed Forces Bikers Veterans Charity

Report and Financial Statements

For the year ended 31 July 2024

Registered Charity No. 1147967

Armed Forces Bikers Veterans Charity

Accounts for the year ended 31 July 2024

Legal and Administrative information	3
Report of the Trustees	4-11
Independent Examiner's Report	12
Receipts and Payments Account	13
Statement of Assets	14

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2024

Status

The organisation was registered as a charity on 5 July 2012.

The charity was established under a constitution, which established the objects and powers of the charity; this constitution was adopted on 28 January 2012 and amended 9 June 2012 and the 30 Jan 2021.

Trustees

The trustees who served during the period were:

Mr S M Regan	Chairman
Mr I McCormick	Secretary
Mrs S Edwards	Treasurer

Registered Office

26 The Green, Piercebridge, Darlington DL2 3SH

Accountants

Peter A Hodgson & Co Ltd, Hett Mill, Hett, Durham DH6 5LN

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2024

The trustees present their annual report together with the financial statements for the year ended 31 July 2024.

Objectives

The charity exists to assist former serving members of the Armed Forces who are in charitable need as a result of injury or other harmful experience suffered during their service, to resettle and rehabilitate into civilian life and to relieve the needs of former members of the Armed Forces and their immediate dependents who are in charitable need.

Public Benefit

The Armed Forces Bikers Veterans Charity (AFBVC) supports veterans who are finding it difficult to make their way in civilian life, due to financial circumstances, regardless of their geographical location within the UK. We are an internet-based Veterans network that seeks to establish contact with as many serving and ex-forces personnel as possible. We aim to give our members and supporters purpose through common friendship and a support mechanism to help others to help themselves. Although we are a Veterans motorcycle group, we do not exclude anyone who wants to help us in our charity work who agrees to our constitution and bye-laws. We have successfully identified and integrated many troubled ex-service personnel, who are either mentally or physically scarred due to operational service, into our growing charity. We encourage them to join us at events and give them a sense of purpose through a common bond and fund-raising activities. Our main effort is in the raising and granting of funds to support veterans and their immediate dependents in charitable need if they qualify under our grant policy and as agreed by the charity trustees. We continue to seek to work with other veteran-friendly charities or voluntary bodies, in a multi-agency approach, to offer more effective support.

Activities

Projects, Partnerships and Donations

The Board of Trustees (BoT) has had only one change during this reporting year, with Mr I Moore resigning as Lead Grant Manager and taking on the new role, of Payment Officer a non-trustee role. This BoT has performed its duties well over this period, corresponding daily on grant and governance issues by email in addition to the monthly online meetings via video conferencing.

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2024

Activities (cont.)

Projects, Partnerships and Donations

The AFBVC Trustees' Grant Policy was monitored and updated throughout the reporting year by the BoT. This has been done to continue to meet the ongoing financial crisis which has resulted in more veterans finding it difficult to support themselves or their immediate dependants in charitable need. The financial climate continues to be difficult for veterans and their dependents in charitable need, and we continue our policy of meeting the needs of those in the 'in-work poverty' category. Those veterans whose income is below the living wage remain in a situation where they find it difficult to 'make ends meet'.

The provision of grants continues to be our main mechanism for supporting veterans and their immediate dependents in charitable need. The AFBVC Grant Policy system includes the policy document approved by the UK Charity Commission, a live, online grant application form, a system for Board of Trustees (BoT) debate, online purchases and approval and a fast bank transfer system to deliver the funds granted. The grant form is available on the AFBVC website. A copy of the current Grant Policy can be seen on pages 7, 8 and 9. However, a new initiative was trialled in the runup to December, suggested and led by our Fundraising Manager Angela Lindley, which was the Christmas Campaign. This proved to be extremely successful, with 63 veterans/dependents receiving £250 supermarket vouchers, who were below the income threshold set and received child benefit.

During this reporting period, 190 grants were paid out, 87 more than the previous financial year, totalling £118,830. This is an increase in the funds granted in the previous year by £58,793; this total can be broken down with £2000 designated funds granted to the National Association for Bikers with a Disability (NABD), £15,750 for the Christmas Campaign and traditional grants £101,080.

The BoT is still seeking new initiatives to be implemented in the next financial year, and we remain resolute in our efforts to meet the needs of veterans and their direct dependents in the future and are aware that we must remain relevant if we want to continue as a charity by meeting our objectives as detailed in our constitution. To this end, a Summer Campaign and another Christmas Campaign are planned.

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2024

Activities (cont.)

Projects, Partnerships and Donations

Our fundraising initiatives by our regional members continue to raise the income in the form of donations to our charity year on year. As such, again, the fundraising efforts have been outstanding within the reported financial year, with increases in public donations from regional events and social media fundraising. I am so impressed with our members and supporters and their efforts to continue to increase the funds coming into our charity through their voluntary efforts and hard work, which is conducted in their spare time. The total fundraising income this year was £158,814, which is an increase of £9,042 from the previous year.

Unfortunately, the AFBVC forum again was hardly used during this period, and social media sites such as the Facebook Supporters page etc, are still increasingly used in a vital role towards effective fundraising and communications between AFBVC members, veterans and supporters. Most regions now have their own Facebook or WhatsApp groups where they organise their local activities.

We have continued to raise public awareness of the AFBVC and the work it does to help fundraising efforts, and to ensure veterans can access the support that we can provide. We continue to use Givey, Charitable Giving accounts, including the PayPal Giving funds which is used by Facebook and other social media, to channel funds to us from the increasing number of online fundraising initiatives. Many members continue to use retail fundraising schemes which have also been a good revenue stream for raising charitable funds and initiatives are being put in place to sell stock on eBay.

The AFBVC has had a much better year supporting veterans and their immediate dependants in charitable need. However, we are still raising significantly more funds than we have granted, which is not a position we are comfortable with. The BoT is aware of this, and we continue to seek new means to meet our objectives, see Future Strategies page 10 for details.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2024

AFB Veterans Charity Trustees Grant Policy 2024 State Green

1. AFB Veterans Charity Core Objectives are:

a) The charity exists to assist veterans, former serving members of the UK Armed Forces, who are in charitable need as a result of injury or other harmful experience suffered during their service, to resettle and rehabilitate into civilian life

b) To relieve the needs of veterans, former members of the Armed Forces, and their immediate dependents who are in charitable need.

2. A grant applicant must have Verification of Service (VOS) and some form of Identification (ID) and Verification of Address (VOA), on application. An email copy of your discharge documents together with some form of identification would be good (image of passport or driving licence) and recent official documents with your name and address on. If no VOS, ID or VOA is received within 14 days of application the grant will be closed. So please don't apply unless you have, or can quickly obtain of VOS, ID and VOA. If you have no fixed abode then please still apply.

3. Requests for grant funding are invited from ex-armed forces personnel and their immediate dependents who can provide definitive proof of service:

a. Grant applications must be submitted online via our grant form below.

b. Grant must be filled in with the name and contact details of the veteran in charitable need (if this is not possible, please use the contact afbchairman@gmail.com for advice).

c. We make grants to help veterans and their immediate dependents settle into rented housing through paying for:

(i) bonds, advance of up to 2 months rent and any admin fees (The grant capped for this will be based on average rents in different regions of the UK).

(ii) necessary domestic equipment required for basic living needs.

Note: we cannot act as a guarantor

d. To provide short term hardship funds e.g. fuel bills, basic food, bedding or other essential basic living needs in difficult situations only. Sadly, being a small charity, we cannot support any veteran in the medium to long term.

e. To provide funds for training courses which have a reasonable likelihood of leading to employment for the unemployed or move from minimum wage to a living wage, or better for the low paid employed subject to Trustees review.

f. Travel expenses for unemployed veterans to and from courses/interviews/meetings that have a reasonable likelihood of leading to employment or help them to integrate into society.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2024

g. Applicants who apply for a grant for a course that has already been booked, bond or rent for accommodation where tenancy has already been agreed or any services agreed in advance of payment, do so at their own risk. The AFB Veterans Charity cannot short cut its decision making processes or checks to meet the deadlines of the applicant or any third parties.

h. Disability Support (only if these are not provided by NHS/local Council):

- i) to help gain access to services
- ii) assistance for mobility equipment
- iii) home adaptations
- iv) motorcycle adaptations through our funding of National Association of Bikers with Disabilities (NABD)

i. When the AFB Veterans Charity Accounts are status Green (over £40,000) and only if the charity has collected more funds than we have paid out, we would consider granting funds to small service related charity projects. These funds, if granted, would have to support veterans and their immediate dependents in charitable need. Applications would be considered by the trustees for small grants of £1000, although larger grants of £2000 may be considered (Registered Charities and CICs only).

4. The general grant limit is set at £3000 and will only be exceeded:

a) in exceptional circumstances agreed by the AFB Veterans Charity Trustees any previous grant will also be included

b) in crisis situation, on a majority agreement by trustees:

i) uncapped provision for funds can be granted for use in extreme cases to help veterans that have already reached the grant limit

ii) or who are deemed to be in a desperate situation.

c) Please also note, we do not pay public funds into your own personal bank account as we pay third party service providers directly, after we have conducted checks.

5. Applications can be considered from those who are unemployed, on low income, self-employed or working part-time, you will need to provide evidence that you are in receipt of benefits or suffering hardship.

6. Feedback on grant outcomes is appreciated in any case and is required in support of repeat applications.

7. All applicants will receive a response from a trustee whether or not their application has been successful.

8. If we pay out grants in advance of services e.g. training courses, rent etc and subsequently your situation changes, you must immediately inform us so that we can recover funds from the provider or organisation.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2024

9. Note:

- a) You should not submit any further requests if you have a current grant in progress. If you find you have additional needs, speak to the grant manager or grant investigator processing your grant.
- b) A grant request will not be considered or will be cancelled if any AFB Trustees or Grant Officers are subjected to abuse or threats whilst considering or processing a grant request, as we operate a zero-tolerance policy.

Exclusions

The AFB does not fund:

- Individuals who have not served in the UK armed forces or are not the immediate dependants of ex-armed forces personnel.
- Individuals (expeditions, academic educational purposes, medical treatment, therapy, holidays or funerals and non-NHS approved treatments or training).
- Startup capital for new businesses or any capital deemed to be supporting an existing business (essential training, tools and equipment for sole traders or potential sole traders don't fall under this exclusion, for which a business case/justification can be made).
- Projects concerned with travel, adventure, sports or recreation.
- Driver training for new drivers (only fund one licence category per grant, only if it leads to employment and a full UK licence is held).
- Vehicle repairs, funds toward vehicle purchases, servicing, fuel or any other related expense.
- Gifts or presents including Birthdays, Christmas or Anniversaries.
- The AFBVC have been advised that the Royal British Legion (RBL) and the Department for Work & Pensions (DWP) have established specific funding for the provision of Laptops for Veterans under the category of being in IT Poverty and for which a laptop is needed to secure Training leading to Employment. To this end, AFBVC has currently ceased to provide funding for Laptops, therefore, where needed, Veterans are advised to contact the DWP or RBL in the first instance.
- Support for veterans who are currently serving a custodial sentence, although we still offer support to the veteran's dependents in line with our grant policy. Grants by veterans released on licence or those facing a possible custodial sentence will be considered on a case-by-case basis to protect publicly donated funds
- Individuals who are receiving considerable grants from other agencies, unless it is part of multi-agency and charity emergency funding.
- Any requests from veterans who reside outside the UK (temporary residences will not be accepted).

The AFB receives many more applications than can be supported and even if your grant meets our requirements, we may not be able to help. In all cases, trustees will ensure that applications are considered on a case-by-case basis.

Note, that we also implemented a reduced policy when funds or grant-handling resources were low.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2024

Future Strategy

1. During the next reporting period, the BoT will continue to manage the charitable arrangements of the AFBVC and conduct their duties in accordance with the AFBVC Constitution, Byelaws, Grant Policy, Charity Commission, and the Fundraising Regulators guidelines. The BoT will continue to strengthen their links with the Regional Reps with the aim of working more effectively with the AFBVC membership so that, as a national charity, we can work positively toward the charity's aims and objectives. The BoT, in the next financial period, will continue exploring initiatives to meet the increasing demands of running our growing charity more effectively.
2. We will endeavour to recruit more grant investigators as the number of grants is outstripping our capacity to meet the demand. This has led us to close the grant system down so that we can investigate and administrate ongoing grant requests.
3. We also need to recruit another grant payment officer as we only have one at this time and that means that the chairman and grant manager have to periodically step in to meet the demand.
4. We remain committed to working with other charities and veteran-friendly organisations that assist veterans in need.
5. We are planning a Summer Campaign to build on the success of our Winter Campaign and hope to run many more campaigns in the future.
6. Work is still ongoing to update or change the online software which provides our website, shop and forum.
7. We hope to continue to increase card payments (not for donations) for the benefit of trading and regions are encouraged to request card readers from the AFBVC Treasurer to this end.
8. We will continue to use our online donation services and seek other such donation sites to help raise needed charity funds.
9. We continue to support groups on social media sites as they are proving to have beneficial effects on membership recruitment and charity awareness. Even more regions now have their own groups on Facebook, which is proving useful for encouraging participation and fundraising (these groups must continue to have oversight by an AFBVC Trustee).
10. We will continue to try and raise public awareness of the AFBVC and the work it does, to help fundraising efforts and to ensure veterans can access the support we can provide.
11. We are increasing our emphasis on our primary objective towards supporting veterans and their immediate dependants in charitable need via campaigns, supporting veterans' projects and more collaborative work with other charities in addition to our grant work.
12. We will continue to encourage the organising of meets and social events. Every effort will be made to foster comradeship and support for veterans and their families in the future, which includes AFBVC members and supporters.
13. To continue to improve the public image of the AFBVC and its core mission.

Armed Forces Bikers Veterans Charity

**Report of the Trustees
For the year ended 31 July 2024**

Trustees

Trustees serving during the period and up to the date of this report are set out on page 3. We have committed trustees with a passion for charity work.

Review of the business

The statement of Receipts and Payments on page 13 of these financial statements details all incoming and outgoing resources during the year. The trustees consider the charity's affairs to be satisfactory.

Reserves policy

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed held by the charity should not be below £3000.

Profits from AFB Trading Ltd

The net profits from AFB Trading Ltd will be transferred annually to the AFB Veterans Charity, Charity account, as soon as possible, after the acceptance of our accounts at the AGM. Part of this funding will be used to pay for the administration of the charity, such as event equipment, public liability insurance and to pay the Fundraising Regulator annual registration fees.

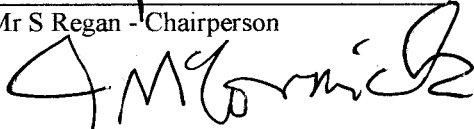
Risk review

The trustees have concluded their own review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. The AFBVC are registered with the Fundraising Regulator UK and we have made a commitment to adhere to the highest standards of fundraising practice and to being transparent and accountable in our fundraising. The Trustees have put in place liability insurance to cover all fundraising activities such as street collections and events; no individual trustee can authorise any transactions without agreement from the other trustees, usually through electronic communications; the grant policy has been put in place to guide the specific allocations of funds towards our charity objectives.

Approved by the trustees on 25 January 2025 and signed on its behalf by.



Mr S Regan - Chairperson



Ian McCormick - Secretary



Mrs S Edwards - Treasurer

Independent Examiner's Report to the Trustees of Armed Forces Bikers Veterans Charity

I report on the accounts of the charity for the year ended 31 July 2024 which are set out on pages 13 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ◆ examine the accounts under section 145 of the 2011 Act.
- ◆ follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- ◆ state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.
 - have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Peter A Hodgson FCCA
Peter A Hodgson & Co Ltd
Chartered Certified Accountants
Hett Mill
Hett
Durham
DH6 5LN

Peter A Hodgson FCCA

25 January 2025

Armed Forces Bikers Veterans Charity

**Receipts and Payments Account
For the year ended 31 July 2024**

Receipts	Unrestricted	Designated	2024	2023
	Funds	Funds	Total	Total
	£	£	Funds	Funds
			£	
Donations and fundraising activities	145827	-	145827	100363
Moondance Foundation	-	-	-	30000
Amazon donations	-	-	-	440
AFB Trading Ltd donation	11000	-	11000	16871
Paypal Giving Fund	<u>1987</u>	<u>-</u>	<u>1987</u>	<u>2098</u>
Total receipts	158814	-	158814	149772
Payments				
Grants	116830	2000	118830	60037
Depreciation on Computer Equipment	24	-	24	-
Insurance	146	-	146	146
Grant database	259	-	259	259
Sundry	50	-	50	-
Pay Pal charges	<u>-</u>	<u>-</u>	<u>-</u>	<u>2</u>
Total payments	117309	2000	119309	60444
Excess of receipts over payments	41505	(2000)	39505	89328
Retained funds brought forward	115228	152	115380	26052
Transfer between funds	<u>(2000)</u>	<u>2000</u>	<u>-</u>	<u>-</u>
Retained funds for the year	<u>£154733</u>	<u>£152</u>	<u>£154885</u>	<u>£115380</u>

Armed Forces Bikers Veterans Charity

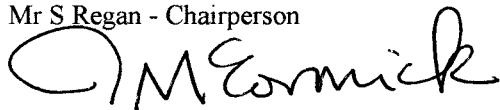
**Statement of Assets
For the year ended 31 July 2024**

	Unrestricted Funds	Designated Funds £	2024 Total Funds £	2023 Total Funds £
Investment	1	-	1	1
Fixed Assets				
Computer Equipment	334	-	334	-
Current Assets				
Cash at bank	152912	152	153064	114559
Other Debtors	137	-	137	-
Pay Pal	1349	-	1349	820
Cash in hand	-	-	-	-
	<u>154398</u>	<u>152</u>	<u>154550</u>	<u>115379</u>
Total Assets	<u>£154733</u>	<u>£ 152</u>	<u>£154885</u>	<u>£115380</u>
Reserves				
Balance brought forward	115228	152	115380	26052
Transfer between funds	(2000)	2000	-	-
Excess of receipts over payments	<u>41505</u>	<u>(2000)</u>	<u>39505</u>	<u>89328</u>
	<u>£154733</u>	<u>£ 152</u>	<u>£154885</u>	<u>£115380</u>

Approved by the trustees 25 January 2025 and signed on their behalf by:



Mr S Regan - Chairperson



Ian McCormick - Secretary



Mrs S Edwards - Treasurer

Armed Forces Bikers Veterans Charity

England & Wales - Charity number 1147967

Accounts

Armed Forces Bikers Veterans Charity

Report and Financial Statements

For the year ended 31 July 2023

Registered Charity No. 1147967

Armed Forces Bikers Veterans Charity

Accounts for the year ended 31 July 2023

Legal and Administrative information	3
Report of the Trustees	4-11
Independent Examiner's Report	12
Receipts and Payments Account	13
Statement of Assets	14

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2023

Status

The organisation was registered as a charity on 5 July 2012.

The charity was established under a constitution, which established the objects and powers of the charity; this constitution was adopted on 28 January 2012 and amended 9 June 2012 and the 30 Jan 2021.

.

Trustees

The trustees who served during the period were:

Mr S M Regan	Chairman
Mr I McCormick	Secretary
Mrs S Edwards	Treasurer
Mr I Moore	Grant Manager

Registered Office

26 The Green, Piercebridge, Darlington DL2 3SH

Accountants

Peter A Hodgson & Co Ltd, Hett Mill, Hett, Durham DH6 5LN

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2023

The trustees present their annual report together with the financial statements for the year ended 31 July 2023.

Objectives

The charity exists to assist former serving members of the Armed Forces who are in charitable need as a result of injury or other harmful experience suffered during their service, to resettle and rehabilitate into civilian life and to relieve the needs of former members of the Armed Forces and their immediate dependents who are in charitable need.

Public Benefit

The Armed Forces Bikers Veterans Charity (AFBVC) supports veterans who are finding it difficult to make their way in civilian life, due to financial circumstances, regardless of their geographical location within the UK. We are an internet-based Veterans network that seeks to establish contact with as many serving and ex-forces personnel as possible. We aim to give our members and supporters purpose through common friendship and a support mechanism to help others to help themselves. Although we are a Veterans motorcycle group, we do not exclude anyone who wants to help us in our charity work who agrees to our constitution and bye-laws. We have successfully identified and integrated many troubled ex-service personnel, who are either mentally or physically scarred due to operational service, into our growing charity. We encourage them to join us at events and give them a sense of purpose through a common bond and fund-raising activities. Our main effort is in the raising and granting of funds to support veterans and their immediate dependents in charitable need if they qualify under our grant policy and as agreed by the charity trustees. We continue to seek to work with other veteran-friendly charities or voluntary bodies, in a multi-agency approach, to offer more effective support.

Activities

Projects, Partnerships and Donations

The Board of Trustees (BoT) has had no changes of registered trustees within the financial year. This has been a challenging year for the BoT who have performed their duties well over this period, despite the changing nature of the veterans and their direct dependents in charitable need. The BoT has worked tirelessly to meet the demands for corresponding daily on grant and governance issues by email in addition to the monthly online meetings via video conferencing.

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2023

Activities (cont.)

Projects, Partnerships and Donations

The AFBVC Trustees' Grant Policy was monitored and updated throughout the reporting year by the BoT. This has been done to continue to meet the ongoing financial crisis which has resulted in more veterans finding it difficult to support themselves or their immediate dependants in charitable need. The significant change, because of the ongoing increased cost of living, has led to a new national concern termed as 'in-work poverty'. This has meant that those veterans whose income is below the living wage are now finding it difficult to 'make ends meet'. The cost of rented accommodation has also increased, along with the general expense of items that we usually purchase when grants are approved. After many weeks of discussion, a majority of the BoT agreed to raise the **general grant** limit from £2000 to £3000 which could be exceeded in exceptional circumstances or when veterans and their immediate dependents find themselves facing a **crisis situation**, this would mean that uncapped provision for funds could be granted for use in extreme cases to help veterans that have already reached the grant limit or who are deemed to be in a desperate situation, all of which would have to be agreed by the BoT. A new section was introduced to the grant policy aimed at helping veterans with disabilities to help gain access to services, assistance for mobility equipment, home adaptations and motorcycle adaptations through our funding of the National Association of Bikers with Disabilities (NABD). The BoT, recognising that we now have more charity funds in our account than we ever had since the charity was formed, agreed that we would consider granting funds to small service-related charity projects throughout the year. These funds, if granted, would have to support veterans and their immediate dependents in charitable need. Applications would be considered by the trustees for small grants of £1000, although larger grants of £2000 may be considered (Registered Charities and CICs only).

The provision of grants continues to be our main mechanism for supporting veterans and their immediate dependents in charitable need. The AFBVC Grant Policy system includes the policy document approved by the UK Charity Commission, a live, online, grant application form, a system for Board of Trustees (BoT) debate, online purchases and approval and a fast bank transfer system to deliver the funds granted. The grant form is available on the AFBVC website. A copy of the current Grant Policy can be seen on pages 7, 8 and 9. During this reporting period, 113 grants were paid out, 106 less than the previous financial year, totalling £60,037. This is a reduction in the funds granted in the previous year by £57,185 this is due to many more grant requests being rejected by the BoT as they deemed that they did not meet the restrictions of our grant policy. The reasons for the reduction are complex and the BoT has debated the changing nature of the veterans and immediate dependents who have submitted requests. It was felt that changes needed to be made so that we could support those in charitable need, hence the changes to the grant policy above. However, there has been an increase in grants from veterans and dependents whom the BoT have deemed not to be in charitable need or who do not meet the criteria for in-work poverty. We also recognised that our upper grant limit may have been deterring veterans from applying for grants, hence the increase to £3000. The BoT is seeking new initiatives to be implemented in the next financial year to further mitigate this problem and we remain resolute in our efforts to meet the needs of veterans and their direct dependents in the future and are aware that we must remain relevant if we want to continue as a charity by meeting our objectives as detailed in our constitution.

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2023

Activities (cont.)

Projects, Partnerships and Donations

Our fundraising efforts have been outstanding within the reported financial year, with increases in public donations from regional events, social media fundraising and large donations from other charitable organisations to support our cause. The Moondance Foundation for the second year in succession granted us £30,000 for which we are extremely grateful; this is due to Natalie applying for a grant once again on our behalf. It never ceases to impress me how our members and supporters continue to increase the funds coming into our charity by their voluntary efforts and hard work, which is conducted in their spare time. Thanks also to Angela Lindley, fundraising manager, who has put into action her initiatives for increasing fundraising, her communication with the regions and ensuring that we comply with fundraising regulations. The total fundraising income this year was £149,772.00 which is an increase of £48,476.00 from the previous year. Unfortunately, the AFBVC forum again was hardly used during this period and social media sites such as the Facebook Supporters page etc, are still increasingly used in a vital role towards effective fundraising and communications between AFBVC members, veterans and supporters. Most regions now have their own Facebook or WhatsApp groups where they organise their local activities.

We have continued to raise public awareness of the AFBVC and the work it does to help fundraising efforts, also to ensure veterans can access the support that we can provide. We continue to use Givey, Charitable Giving accounts, including the PayPal Giving funds which is used by Facebook and other social media, to channel funds to us from the increasing number of online fundraising initiatives. Many members continue to use retail fundraising schemes which have also been a good revenue stream for raising charitable funds and initiatives are being put in place to sell stock on eBay.

The AFBVC has had a challenging year in its efforts to support veterans and their immediate dependants in charitable need and for the first time since our charity was formed, we are raising more funds than we can grant, the BoT is acutely aware this needs to change, see future strategies page 10 for details.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2023

AFB Veterans Charity Trustees Grant Policy 2023

1. AFB Veterans Charity Core Objectives are:

- a) To assist former serving members of the UK armed forces who are in charitable need as a result of injury or other harmful experience suffered during their service to resettle and rehabilitate into civilian life.
- b) To relieve the needs of former members of the armed forces and their families.

2. A grant applicant must have Verification of Service (VOS) and some form of Identification (ID) and Verification of Address (VOA), on application. An email copy of your discharge documents together with some form of identification would be good (image of passport or driving licence) or recent official documents with your name and address on. If no VOS, ID or VOA is received within 14 days of application the grant will be closed. So please don't apply unless you have, or can quickly obtain VOS, ID or VOA. If you have no fixed abode, then please still apply.

3. Requests for grant funding are invited from ex-armed forces personnel and their immediate dependents who can provide definitive proof of service:

- a. Grant application must be submitted online via our grant form below.
- b. Grant must be filled in with the name and contact details of the veteran in charitable need (if this is not possible, please use the contact afbchairman@gmail.com for advice).
- c. We make grants to help veterans and their immediate dependents settle into rented housing through paying for:
 - (i) bonds, advance of up to 2 months rent and any admin fees (The grant capped for this will be based on average rents in different regions of the UK).
 - (ii) necessary domestic equipment required for basic living needs.

Note: we cannot act as a guarantor

- d. To provide short-term hardship funds e.g. fuel bills, basic food, bedding or other essential basic living needs in difficult situations only. Sadly, being a small charity, we cannot support any veteran in the medium to long term.
- e. To provide funds for training courses which have a reasonable likelihood of leading to employment for the unemployed or move from minimum wage to a living wage or better for the low paid employed, subject to Trustees review.
- f. Travel expenses for unemployed veterans to and from courses/interviews/meetings that have a reasonable likelihood of leading to employment or help them to integrate into society.
- g. Applicants who apply for a grant for a course that has already been booked, bond or rent for accommodation where tenancy has already been agreed or any services agreed in advance of payment, do so at their own risk. The AFB Veterans Charity cannot short cut its decision-making processes or checks to meet the deadlines of the applicant or any third parties.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2023

h. Disability Support (only if these are not provided by NHS/local Council):

- i) to help gain access to services
- ii) assistance for mobility equipment
- iii) home adaptations
- iv) motorcycle adaptations through our funding of National Association of Bikers with Disabilities (NABD)

i. Between 25th May and 25th July each year When the AFB Veterans Charity Accounts are status Green (over £40,000) and only if the charity has collected more funds than we have paid out, we would consider granting funds to small service related charity projects. These funds, if granted, would have to support veterans and their immediate dependents in charitable need. Applications would be considered by the trustees for small grants of £1000, although larger grants of £2000 may be considered (Registered Charities and CICs only)

4. The general grant limit is set at £3000 and will only be exceeded:

- a) in exceptional circumstances agreed by the AFB Veterans Charity Trustees any previous grant will also be included.
- b) in crisis situation, on a majority agreement by trustees:
 - i) uncapped provision for funds can be granted for use in extreme cases to help veterans that have already reached the grant limit.
 - ii) or who are deemed to be in a desperate situation.
- c) Please also note, we do not pay public funds into your own personal bank account as we pay third party service providers directly, after we have conducted checks.

5. Applications can be considered from those who are unemployed, on low income, self-employed or working part-time, you will need to provide evidence that you are in receipt of benefits or suffering hardship. If you are on minimum wage then you must provide evidence that you are slipping into dept due to the cost of living, not life style.

6. Feedback on grant outcomes is appreciated in any case and is required in support of repeat applications.

7. All applicants will receive a response from a trustee whether or not their application has been successful.

8. If we pay out grants in advance of services e.g. training courses, rent etc and subsequently your situation changes, you must immediately inform us so that we can recover funds from the provider or organisation.

The AFB Veterans Charity, when funds allow, grant funds to the National Association of Bikers with a Disability (NABD). These funds are not to be requested using the grant form, the link for which is at the bottom of this policy, all correspondence for this is conducted by email.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2023

9. Note:

a) You should not submit any further requests if you have a current grant in progress. If you find you have additional needs, speak to the grant manager processing your grant.

b) A grant request will not be considered or will be cancelled if any AFB Trustees are subjected to verbal abuse or threats whilst considering or processing a grant request, as we operate a zero-tolerance policy.

Exclusions

The AFB does not fund:

- Individuals who have not served in the UK armed forces or are not the immediate dependants of ex-armed forces personnel.
- Individuals (expeditions, academic educational purposes, medical treatment, therapy, mobility needs, holidays or business start-ups, funerals and non-NHS approved treatments or training).
- Projects concerned with travel, adventure, sports or recreation.
- Driver training for new drivers (only fund one licence category per grant, only if it leads to employment and a full UK licence is held).
- Vehicle repairs, funds toward vehicle purchases, servicing, fuel or any other related expense.
- Gifts or presents including Birthdays, Christmas, or Anniversaries.
- The AFBVC have been advised that the Royal British Legion (RBL) and the Department for Work & Pensions (DWP) have established specific funding for the provision of Laptops for Veterans under the category of being in IT Poverty and for which a laptop is needed to secure Training leading to Employment. To this end, AFBVC has currently ceased to provide funding for Laptops, therefore, where needed, Veterans are advised to contact the DWP or RBL in the first instance.
- Individuals who are receiving considerable grants from other agencies, unless it is part of multi-agency and charity emergency funding.
- Any requests from veterans who reside outside the UK (temporary residences will not be accepted).

The AFB receives many more applications than can be supported and even if your grant meets our requirements, we may not be able to help. In all cases, trustees will ensure that applications are considered on a case-by-case basis.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2023

Future Strategy

1. During the next reporting period, the BoT will continue to manage the charitable arrangements of the AFBVC and conduct their duties in accordance with the AFBVC Constitution, Byelaws, Grant Policy, Charity Commission, and the Fundraising Regulators guidelines. The BoT will continue to strengthen their links with the Regional Reps with the aim of working more effectively with the AFBVC membership so that, as a national charity, we can work positively toward the charity's aims and objectives. The BoT, in the next financial period, will continue exploring initiatives to meet the increasing demands of running our growing charity more effectively.
2. Initiatives need to be put into action to recruit from the membership for the new role of grant investigators to meet the anticipated increase in demand for grant applications. This role will come under the AFBVC Lead Grant Manager and those volunteering for this role will not be BoT members or trustees.
3. Initiatives need to be put into action to recruit from the membership for the new role of grant payment officers to meet the anticipated increase in demand, to pay for grants once the BoT agrees to the grant request. This role will come under the AFBVC Treasurer and those volunteering for this role will not be BoT members or trustees.
4. We remain committed to working with other charities and veteran-friendly organisations that assist veterans in need.
5. Work is still ongoing to update or change the online software which provides our website, shop and forum which is now unsupported by the software developers, so Graham Bevins, who hosts our web services, has been discussing prototypes with me, however, I have not signed off on anything that has been presented to me so far.
6. We hope to continue to increase card payments (not for donations) for the benefit of trading and regions are encouraged to request card readers from the AFBVC Treasurer to this end.
7. We will continue to use our online donation services and seek other such donation sites to help raise needed charity funds.
8. We continue to support groups on social media sites as they are proving to have beneficial effects on membership recruitment and charity awareness. Even more regions now have their own groups on Facebook, which is proving useful for encouraging participation and fundraising (these groups must continue to have oversight by an AFBVC Trustee).
9. We will continue to try and raise public awareness of the AFBVC and the work it does, to help fundraising efforts and to ensure veterans can access the support we can provide.
10. We are increasing our emphasis on our primary objective towards supporting veterans and their immediate dependants in charitable need via campaigns, supporting veterans' projects and more collaborative work with other charities in addition to our grant work.
11. We will continue to encourage the organising of meets and social events. Every effort will be made to foster comradeship and support for veterans and their families in the future, which includes AFBVC members and supporters.
12. To continue to improve the public image of the AFBVC and its core mission.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2023

Trustees

Trustees serving during the period and up to the date of this report are set out on page 3. We have committed trustees with a passion for charity work.

Review of the business

The statement of Receipts and Payments on page 13 of these financial statements details all incoming and outgoing resources during the year. The trustees consider the charity's affairs to be satisfactory.

Reserves policy

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed held by the charity should not be below £3000.

Profits from AFB Trading Ltd

The net profits from AFB Trading Ltd will be transferred annually to the AFB Veterans Charity, Charity account, as soon as possible, after the acceptance of our accounts at the AGM. Part of this funding will be used to pay for the administration of the charity, such as event equipment, public liability insurance and to pay the Fundraising Regulator annual registration fees.

Risk review

The trustees have concluded their own review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. The AFBVC are registered with the Fundraising Regulator UK and we have made a commitment to adhere to the highest standards of fundraising practice and to being transparent and accountable in our fundraising. The Trustees have put in place liability insurance to cover all fundraising activities such as street collections and events; no individual trustee can authorise any transactions without agreement from the other trustees, usually through electronic communications; the grant policy has been put in place to guide the specific allocations of funds towards our charity objectives.

Approved by the trustees on 27 January 2024 and signed on its behalf by.

Mr S Regan - Chairperson

Mrs S Edwards - Treasurer

Ian McCormick - Secretary

Mr I Moore - Grant Manager A

Independent Examiner's Report to the Trustees of Armed Forces Bikers Veterans Charity

I report on the accounts of the charity for the year ended 31 July 2023 which are set out on pages 13 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ◆ examine the accounts under section 145 of the 2011 Act.
- ◆ follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- ◆ state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.
 - have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Peter A Hodgson FCCA
Peter A Hodgson & Co Ltd
Chartered Certified Accountants
Hett Mill
Hett
Durham
DH6 5LN

Peter A Hodgson

27 January 2024

Armed Forces Bikers Veterans Charity

**Receipts and Payments Account
For the year ended 31 July 2023**

Receipts	Unrestricted	Designated	2023	2022
	Funds	Funds	Total	Total
	£	£	Funds	Funds
			£	
Donations and fundraising activities	100363	-	100363	88336
Moondance Foundation	30000	-	30000	-
Amazon donations	440	-	440	262
Menzies donation	-	-	-	314
AFB Trading Ltd donation	16871	-	16871	7345
Paypal Giving Fund	2098	-	2098	5039
Interest received	-	-	-	-
Total receipts	149772	-	149772	101296
Payments				
Grants	58037	2000	60037	117222
Advertising and promotional materials	-	-	-	-
Insurance	146	-	146	145
Grant database	259	-	259	259
Sundry	-	-	-	50
Pay Pal charges	<u>2</u>	<u>-</u>	<u>2</u>	<u>-</u>
Total payments	58444	2000	60444	117676
Excess of receipts over payments	91328	(2000)	89328	(16380)
Retained funds brought forward	25900	152	26052	42432
Transfer between funds	<u>(2000)</u>	<u>2000</u>	<u>-</u>	<u>-</u>
Retained funds for the year	<u>£115228</u>	<u>£152</u>	<u>£115380</u>	<u>£26052</u>

Armed Forces Bikers Veterans Charity

**Statement of Assets
For the year ended 31 July 2023**

	Unrestricted Funds	Designated Funds £	2023 Total Funds £	2022 Total Funds £
Investment	1	-	1	1
Current Assets				
Cash at bank	114407	152	114559	25899
Other Debtors	-	-	-	56
Pay Pal	820	-	820	96
Cash in hand	-	-	-	-
	<u>115227</u>	<u>152</u>	<u>115379</u>	<u>26051</u>
Total Assets	<u>£15228</u>	<u>£ 152</u>	<u>£115380</u>	<u>£26052</u>
Reserves				
Balance brought forward	25900	152	26052	42432
Transfer between funds	(2000)	2000	-	-
Excess of receipts over payments	<u>91328</u>	<u>(2000)</u>	<u>89328</u>	<u>(16380)</u>
	<u>£115228</u>	<u>£ 152</u>	<u>£115380</u>	<u>£26052</u>

Approved by the trustees 27 January 2024 and signed on their behalf by:

Mr S Regan - Chairperson

Mrs S Edwards - Treasurer

Ian McCormick - Secretary

Mr I Moore - Grant Manager A

Armed Forces Bikers Veterans Charity

England & Wales - Charity number 1147967

Accounts

Armed Forces Bikers Veterans Charity

Report and Financial Statements

For the year ended 31 July 2022

Registered Charity No. 1147967

Armed Forces Bikers Veterans Charity

**Legal and Administrative Information
for the year ended 31 July 2022**

Legal and Administrative information	3
Report of the Trustees	4-10
Independent Examiner's Report	11
Receipts and Payments Account	12
Statement of Assets	13

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

Status

The organisation was registered as a charity on 5 July 2012.

The charity was established under a constitution, which established the objects and powers of the charity; this constitution was adopted on 28 January 2012 and amended 9 June 2012 and the 30 Jan 2021.

Trustees

The trustees who served during the period were:

Mr S Regan	Chairman
Mr I McCormick	Secretary
Mrs S Regan	Treasurer (Resigned 28/01/2022)
Mrs S Edwards	Treasurer (Appointed 28/01/2022)
Mr I Moore	Lead Grant Manager

Registered Office

26 The Green, Piercebridge, Darlington DL2 3SH

Accountants

Peter A Hodgson & Co Ltd, Hett Mill, Hett, Durham DH6 5LN

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2022

The trustees present their annual report together with the financial statements for the year ended 31 July 2022.

Objectives

The charity exists to assist former serving members of the Armed Forces who are in charitable need as a result of injury or other harmful experience suffered during their service, to resettle and rehabilitate into civilian life and to relieve the needs of former members of the Armed Forces and their immediate dependents who are in charitable need.

Public Benefit

The Armed Forces Bikers Veterans Charity (AFBVC) supports veterans who are finding it difficult to make their way in civilian life, due to financial circumstances, regardless of their geographical location within the UK. We are an internet-based Veterans network that seeks to establish contact with as many serving and ex-forces personnel as possible. We aim to give our members and supporters purpose through common friendship and a support mechanism with the purpose of helping others to help themselves. Although we are a Veterans motorcycle group, we do not exclude anyone who wants to help us in our charity work who agrees to our constitution and byelaws. We have successfully identified and integrated many troubled ex-service personnel, who are either mentally or physically scarred due to operational service, into our growing charity. We encourage them to join us at events and give them a sense of purpose through a common bond and fund-raising activities. Our main effort is in the raising and granting of funds to support veterans and their immediate dependents in charitable need, if they qualify under our grant policy and as agreed by the charity trustees. We seek to work with other veteran-friendly charities or voluntary bodies, in a multi-agency approach, to offer more effectively support.

Activities

Projects, Partnerships and Donations

The Board of Trustees (BoT) has had only one change during this reporting year, with Mrs S Regan resigning as Treasurer and Mrs S Edwards being appointed in her place. This BoT has performed its duties extremely well over this period, corresponding daily on grant and governance issues by email in addition to the monthly online meetings via video conferencing.

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

Activities (cont.)

Projects, Partnerships and Donations

The AFBVC Trustees' Grant Policy was monitored and updated throughout the reporting year by the BoT. This has been done to meet the ongoing financial crisis which has resulted in more veterans finding it difficult to support themselves or their immediate dependants. The significant change, because of the ongoing increased cost of living, has led to a new national concern termed as 'in work poverty'. This has meant that those veterans whose income is below the living wage, are now finding it difficult to 'make ends meet'. The BoT reacted by initially changing the grant policy, allowing veterans on minimum wage grants of up to £500 as short-term hardship funds e.g. to help cover fuel bills, food or other essential basic living needs, if they found themselves in financial difficulty. The support, through grants, was increased later in the year, to help veterans move from minimum wage employment into a living wage or above through the funding of training. The grant exclusion was also removed for individuals who were in stable employment above the minimum wage and did not receive benefits, so that we could widen our provision to support veterans. The provision of grants continues to be our main mechanism for supporting veterans and their immediate dependents in charitable need. The AFBVC Grant Policy system includes the policy document approved by the UK Charity Commission, a live online grant application form, a system for Board of Trustees (BoT) debate, online purchases and approval and a fast bank transfer system to deliver the funds granted. The grant form is available on the AFBVC website. A copy of the current restricted Grant Policy can be seen on pages 7, 8 and 9. During this reporting period, 219 grants were paid out, 66 more than the previous financial year, totalling £117,222. This is an increase in the funds granted in the previous year by £39,828.00, this was mainly due to lockdown being ended and the need to support veterans during the ongoing financial crisis. There was a significant increase in grants issued for training courses leading to employment, which more than doubled in comparison to the previous year. This was due to veterans who had lost their jobs during lockdown, and the collapse of some businesses due to the financial crisis, being helped back into employment. There was also an expected increase in grants for veterans facing hardship and welfare issues. Grants for rent and bonds remained the same as the previous year. It is therefore no surprise that there was a significant increase in the number of individual grants given to veterans and their dependants in charitable need. We appointed a new nonpaid, volunteer grant manager, John Lindley, who completed his training and is now performing very well in the role.

Our fundraising streams have now fully opened again, and our members are now setting up regional fundraisers, which includes attending other biker and veteran themed events. There has also been ongoing support by members and supporters who continue to excel themselves via social media fundraising. It never ceases to impress me how our members and supporters continue to increase the funds coming into our charity by their voluntary efforts and hard work, which is conducted in their spare time. This year we appointed a nonpaid, volunteer fundraising manager, Angela Lindley, whose terms of reference are aimed at exploring fundraising ideas, ensuring that we comply with fundraising regulations and the recruitment of volunteer fundraising officers in each region. The total fundraising income this year was £101,296.00 which is an increase of £10,245.00 from the previous year. This is even more impressive when considering that we were granted £30,000 in the previous year by the Moondance Foundation. The AFBVC forum again was hardly used during this period and social media sites such as the Facebook Supporters page etc, is still increasingly used in a vital role towards effective fundraising and communications between AFBVC members, veterans and supporters. We have continued to raise public awareness of the AFBVC and the work it does to help fundraising efforts, also to ensure veterans are able to access the support that we can provide. Virgin Money Giving and Easy Fundraising closed

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

their online donation services, so we signed up to Givey, for this purpose. We continue to use Charitable Giving accounts, including the PayPal Giving funds which is used by Facebook and other social media, to channel funds to us from the increasing number of online fundraising initiatives. Many members continue to use retail fundraising schemes which has also been a good revenue stream for raising charitable funds.

We celebrated the 10th Anniversary of our charity with an inter-regional ride throughout the UK. A 10th Anniversary Box, containing the patches for each region was then presented to Graham Bevins from Phoenix Web Development Ltd who has hosted our web service since 2008 free of charge (Our Army Biker days). He also designed many of our original badges and patches. He was also granted honorary membership as a Charity Rider. A limited addition 10th Anniversary patch and pin was produced in commemoration.

The AFB Veterans Charity has had the most successful year to date when it comes to supporting veterans and their immediate dependants in charitable need and fundraising.

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

AFB Grant Policy & Form (Green State)

1. AFB Veterans Charity Core Objectives are:

a) To assist former serving members of the UK armed forces who are in charitable need as a result of injury or other harmful experience suffered during their service to resettle and rehabilitate into civilian life.

b) To relieve the needs of former members of the armed forces and their families.

2. A grant applicant must have Verification of Service (VOS) and some form of Identification (ID) and Verification of Address (VOA), on application. An email copy of your discharge documents together with some form of identification would be good (image of passport or driving licence) or recent official documents with your name and address on. If no VOS, ID and VOA is received within 14 days of application the grant will be closed. **So please don't apply unless you have, or can quickly obtain of VOS, ID and VOA. If you have no fixed abode, then please still apply.**

3. Requests for grant funding are invited from ex-armed forces personnel and their immediate dependents **who can provide definitive proof of service:**

a. Grant application must be submitted online via our grant form below.

b. Grant must be filled in with the name and contact details of the veteran in charitable need (if this is not possible, please use the contact **afbchairman@gmail.com** for advice).

c. We make grants to help veterans and their immediate dependents settle into rented housing through paying for bonds and necessary domestic equipment required for basic living needs (**we cannot act as guarantor**).

d. To provide short term hardship funds e.g. fuel bills, basic food, bedding or other essential basic living needs in difficult situations only. Sadly, being a small charity, we cannot support any veteran in the medium to long term.

e. To provide funds for training courses which have a reasonable likelihood of leading to employment for the unemployed or move from minimum wage to a living wage, or better for the low paid employed subject to Trustees review.

f. Travel expenses for unemployed veterans to and from courses/interviews/meetings that have a reasonable likelihood of leading to employment or help them to integrate into society.

g. Applicants who apply for a grant for a course that has already been booked, bond or rent for accommodation where tenancy as already been agreed or any services agreed in advance of payment, do so at their own risk. The AFB Veterans Charity cannot short cut its decision-making processes or checks to meet the deadlines of the applicator or any third parties.

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

h. Between 25th May and 25th July each year when the AFB Veterans Charity Accounts are status Green (over £20,000) and only if the charity has collected more funds than we have paid out, we would consider granting funds to small service related charity projects. These funds, if granted, would have to support veterans and their immediate dependents in charitable need. Applications would be considered by the trustees for small grants of £1000, although larger grants of £2000 may be considered

4. The grant limit is set at £2000 and will only be exceeded in exceptional circumstances agreed by the AFB Veterans Charity Trustees (any previous grant will also be included).

a. Please also note, we do not pay public funds into your own personal bank account as we pay third party service providers directly, after we have conducted checks.

5. Applicant who are unemployed, minimum wage, self-employed or working part-time, you will need to provide evidence that you are in receipt of benefits or suffering hardship. If you are on minimum wage then you must provide evidence that you are slipping into dept due to the cost of living, not lifestyle.

6. Feedback on grant outcomes is appreciated in any case and is required in support of repeat applications.

7. All applicants will receive a response from a trustee whether or not their application has been successful.

8. If we pay out grants in advance of services e.g. training courses, rent etc and subsequently your situation changes, you must immediately inform us so that we can recover funds from the provider or organisation.

9. The AFB Veterans Charity, when funds allow, grant funds to the National Association of Bikers with a Disability (NABD). These funds are not to be requested using the grant form, the link for which is at the bottom of this policy, all correspondence for this is conducted by email.

10. Note:

a) You should not submit any further requests if you have a current grant in progress. If you find you have additional needs, speak to the grant manager processing your grant.

b) A grant request will not be considered or will be cancelled if any AFB Trustees are subjected to verbal abuse or threats whilst considering or processing a grant request, as we operate a zero tolerance policy.

Exclusions

The AFB does not fund:

- Individuals who have not served in the UK armed forces or are not the immediate dependants of ex-armed forces personnel.
- Individuals (expeditions, academic educational purposes, medical treatment, therapy, mobility needs, holidays or business start ups, funerals and non-NHS approved treatments or training).
- Projects concerned with travel, adventure, sports or recreation.

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

- **Driver training for new drivers** (only fund one licence category per grant, only if it leads to employment and a full UK licence is held).
- **Vehicle repairs, funds toward vehicle purchases, servicing, fuel or any other related expense.**
- **Gifts or presents including: Birthdays, Christmas or Anniversaries.**
- **Individuals who are receiving considerable grants from other agencies.**
- **Any requests from veterans who reside outside the UK (temporary residences will not be accepted).**

The AFB receives many more applications than can be supported and even if your grant meets our requirements, we may not be able to help. In all cases, trustees will ensure that applications are considered on a case-by-case basis.

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

Future Strategy

1. During the next reporting period, the BoT will continue to manage the charitable arrangements of the AFB Veterans Charity and conduct their duties in accordance with the AFB Veterans Charity Constitution, Byelaws, Grant Policy, Charity Commission and the Fundraising Regulators guidelines. The BoT will continue to strengthen their links with the Regional Reps with the aim of working more effectively with the AFB Veterans Charity membership so that, as a national charity, we can work positively toward the charity's aims and objectives. The BoT, in the next financial period, will continue exploring initiatives to meet the increasing demands of running our growing charity more effectively.
2. Initiatives need to be put into action to recruit from the membership for the new role of grant officer to meet the anticipated increase in demand, as the country continues to face austerity. This role will come under the Lead Grant Manager and those volunteering for this role will not be BoT members or trustees.
3. We remain committed to working with other charities and veteran friendly organisations who assist veterans in need.
4. We will continue to encourage participation in the AFB500 Challenge Weekend, a national challenge conducted in any region, by AFB Veterans Charity Members or Supporters.
5. Next year will be the 10th Anniversary of the AFB Veterans Charity Supporters and new merchandise will be launched to celebrate this.
6. An initiative is being explored to start AFB Veterans Charity Supporters Groups (like the Wolf Pack) for those who want to raise funds for the AFBVC without committing to full membership.
7. The online software which provides our website, shop and forum will close mid-2023, so Graham Bevins, who hosts our web services, will be looking into alternative provisions.
8. We hope to continue to increase card payments (not for donations) for the benefit of trading and regions are encouraged to request card readers from the AFB Veterans Charity Treasurer to this end.
9. We will continue to use our online donation services and seek other such donation sites to help raise needed charity funds.
10. We will look at initiatives to encourage the use of the AFB Veterans Charity Forum as it continues to only be used or visited by a relatively small number of AFB Veterans Charity members and supporters.
11. We continue to support groups on social media sites as they are proving to have beneficial effects on membership recruitment and charity awareness. Even more regions now have their own groups on Facebook, which are proving useful for encouraging participation and fundraising (these groups must continue to have oversight by an AFB Veterans Charity Trustee).
12. We will continue to try and raise public awareness of the AFB Veterans Charity and the work it does, to help fundraising efforts and to ensure veterans are able to access the support we can provide.
13. We are increasing our emphasis on our primary objective towards raising funds, which is reflected in our draft byelaws.
14. We will continue to encourage the organising of meets and social events. Every effort will be made to foster comradeship and support for veterans and their families in the future, which includes AFB Veterans Charity members and supporters.
15. To continue to improve the public image of the AFB Veterans Charity and its core mission.

Armed Forces Bikers Veterans Charity

**Report of the Trustees
For the year ended 31 July 2022**

Trustees

Trustees serving during the period and up to the date of this report are set out on page 3. We have committed trustees with a passion for charity work.

Review of the business

The statement of Receipts and Payments on page 13 of these financial statements details all incoming and outgoing resources during the year. The trustees consider the charity's affairs to be satisfactory.

Reserves policy

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed held by the charity should not be below £3000.

Profits from AFB Trading Ltd

The net profits from AFB Trading Ltd will be transferred annually to the AFB Veterans Charity, Charity account, as soon as possible, after the acceptance of our accounts at the AGM. Part of this funding will be used to pay for the administration of the charity, such as event equipment, public liability insurance and to pay the Fundraising Regulator annual registration fees.


Risk review

The trustees have concluded their own review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. The AFB Veterans Charity are registered with the Fundraising Regulator UK and we have made a commitment to adhere to the highest standards of fundraising practice and to being transparent and accountable in our fundraising. The Trustees have put in place liability insurance to cover all fundraising activities such as street collections and events; no individual trustee can authorise any transactions without agreement from the other trustees, usually through electronic communications; the grant policy has been put in place to guide the specific allocations of funds towards our charity objectives.

Approved by the trustees on 4 February 2023 and signed on its behalf by.



Mr S Regan - Chairperson



Ian McCormick - Secretary



Mrs S Edwards - Treasurer



Mr I Moore - Grant Manager A

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

Independent Examiner's Report to the Trustees of Armed Forces Bikers Veterans Charity

I report on the accounts of the charity for the year ended 31 July 2022 which are set out on pages 11 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ◆ examine the accounts under section 145 of the 2011 Act.
- ◆ follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- ◆ state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.
 - have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Peter A Hodgson FCCA
Peter A Hodgson & Co Ltd
Chartered Certified Accountants
Hett Mill
Hett
Durham
DH6 5LN

Peter A Hodgson & Co Limited

4 February 2023

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2022

Receipts	Unrestricted Funds	Designated Funds	2022 Total Funds	2021 Total Funds
	£	£	£	
Donations and fundraising activities	88336	-	88336	52914
Moondance Foundation		-		30000
Amazon donations	262	-	262	-
Menzies donation	314	-	314	-
AFB Trading Ltd donation	7345	-	7345	8137
Paypal Giving Fund	5039	-	5039	-
Interest received	-	-	-	-
Total receipts	101296	-	101296	91051
Payments				
Grants	115222	2000	117222	77394
Advertising and promotional materials	-	-	-	-
Insurance	145	-	145	-
Grant database	259	-	259	259
Sundry	50	-	50	50
Bank charges	-	-	-	-
Total payments	115676	2000	117676	77703
Excess of receipts over payments	(14380)	(2000)	(16380)	13348
Retained funds brought forward	42280	152	42432	29084
Transfer between funds	(2000)	2000	-	-
Retained funds for the year	<u>£25900</u>	<u>£152</u>	<u>£26052</u>	<u>£42432</u>

Armed Forces Bikers Veterans Charity

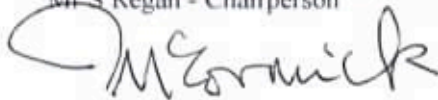
Statement of Assets
For the year ended 31 July 2022

	Unrestricted Funds	Designated Funds £	2022 Total Funds £	2021 Total Funds £
Investment	1	-	1	1
Current Assets				
Cash at bank	25747	152	25899	42337
Other Debtors	56	-	56	-
Pay Pal	96	-	96	94
Cash in hand	-	-	-	-
	<u>25899</u>	<u>152</u>	<u>26051</u>	<u>42431</u>
Total Assets	<u>£25900</u>	<u>£ 152</u>	<u>£26052</u>	<u>£42432</u>
Reserves				
Balance brought forward	42280	152	42432	29084
Transfer between funds	(2000)	2000	-	-
Excess of receipts over payments	<u>(14380)</u>	<u>(2000)</u>	<u>(16380)</u>	<u>13348</u>
	<u>£25900</u>	<u>£ 152</u>	<u>£26052</u>	<u>£42432</u>

Approved by the trustees 4 February 2023 and signed on their behalf by:



Mr S Regan - Chairperson



Ian McCormick - Secretary



Mrs S Edwards - Treasurer



Mr I Moore - Grant Manager A

Armed Forces Bikers Veterans Charity

England & Wales - Charity number 1147967

Accounts

Armed Forces Bikers Veterans Charity

Report and Financial Statements

For the year ended 31 July 2021

Registered Charity No. 1147967

Armed Forces Bikers Veterans Charity

Accounts for the year ended 31 July 2021

Legal and Administrative information	3
Report of the Trustees	4-9
Independent Examiner's Report	10
Receipts and Payments Account	11
Statement of Assets	12

Armed Forces Bikers Veterans Charity

Legal and Administrative Information for the year ended 31 July 2021

Status

The organisation was registered as a charity on 5 July 2012.

The charity was established under a constitution, which established the objects and powers of the charity; this constitution was adopted on 28 January 2012 and amended 9 June 2012 and the 30 Jan 2021.

Trustees

The trustees who served during the period were:

Mr S Regan	Chairman
Mr I McCormick	Secretary
Mrs S Regan	Treasurer
Mr I Moore	Grant Manager
Mr A Carter	Grant Manager (Resigned 12/08/2021)

Registered Office

26 The Green, Piercebridge, Darlington DL2 3SH

Accountants

Peter A Hodgson & Co Ltd, Hett Mill, Hett, Durham DH6 5LN

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2021

The trustees present their annual report together with the financial statements for the year ended 31 July 2021.

Objectives

The charity exists to assist former serving members of the Armed Forces who are in charitable need as a result of injury or other harmful experience suffered during their service, to resettle and rehabilitate into civilian life and to relieve the needs of former members of the Armed Forces and their immediate dependents who are in charitable need.

Public Benefit

The Armed Forces Bikers (AFB) Veterans Charity supports veterans who are finding it difficult to make their way in civilian life, due to financial circumstances, regardless of their geographical location within the UK. We are an internet-based Veterans network that seeks to establish contact with as many serving and ex-forces personnel as possible. We aim to give our members and supporters purpose through common friendship and a support mechanism with the purpose of helping others to help themselves. Although we are a Veterans motorcycle group, we do not exclude anyone who wants to help us in our charity work who agrees to our constitution and byelaws. We have successfully identified and integrated many troubled ex-service personnel, who are either mentally or physically scarred due to operational service, into our growing charity. We encourage them to join us at events and give them a sense of purpose through a common bond and fund-raising activities. Our main effort is in the raising and granting of funds to support veterans and their immediate dependents in charitable need, if they qualify under our grant policy and as agreed by the charity trustees. We seek to work with other veteran-friendly charities or voluntary bodies, in a multi-agency approach, to offer more effectively support.

Activities

Projects, Partnerships and Donations

The Board of Trustees (BoT) has remained the same throughout this reporting year and no resignations or appointments have been made. This BoT has performed its duties extremely well over this period, corresponding daily on grant and governance issues by email in addition to the monthly online meetings via video conferencing.

Armed Forces Bikers Veterans Charity

Report of the Trustees for the year ended 31 July 2021

Activities (cont.)

Projects, Partnerships and Donations

The AFB Trustees Grant Policy was monitored and updated throughout the reporting year by the BoT to meet the restrictions due to the changing Covid-19 situation and continues to be our main mechanism for supporting veterans and their dependents in charitable need. The AFB Grant Policy system includes the policy document approved by the UK Charity Commission, a live online grant application form, a system for Board of Trustees (BoT) debate, online purchases and approval and a fast bank transfer system to deliver the funds granted. The grant form is available on the AFB website. A copy of the current restricted Grant Policy can be seen on pages 6 and 7. During this reporting period, 153 Grants, 22 more than the previous financial year, were issued totalling £77394. This is a decrease in the funds granted in the previous year by £15,321, this was mainly due to lockdown, in that face-to-face training courses were cancelled for large periods in the year and the Government put more funds into supporting the homeless and those suffering hardship due to the pandemic. There was a decrease in grants for rent and bonds, due to the pandemic restrictions. We did increase the number of individual grants given to veterans and their dependants in charitable need, however the types of support changed to reflect the need for online distance learning and communication between veterans and support services, hence the AFB funded many laptops. Our fundraising streams were severely hampered by lockdown as our members could not put on fundraising events and many other biker and veteran events were cancelled. However, our members and supporters excelled themselves by focusing on social media fundraising to compensate for the lack of public facing events and they managed to raise £61,051. The BoT acted, after exploring fundraising ideas which would not break lockdown regulations, and it was decided to ask for volunteers from the membership to become part of a fundraising team as volunteer fundraising officers, as the previous efforts to recruit a fundraising manager had failed. Three members stepped forward and the result was an increased focus on exploring other fundraising streams, this resulted in a £30,000 unrestricted donation by the Moondance Foundation, whose mission statement is: 'To prevent or relieve poverty, support the welfare and well-being of women, children, the elderly and the vulnerable in our society, improve health outcomes, raise educational standards and preserve our environment for future generations. Moondance tries to be as flexible as possible and supports organisations that have a transformational impact in their communities in Wales and beyond.' This has resulted in a fundraising stream £91051 donated to the AFB. Even though this a decrease of £4,581 on the previous year, it meant that the AFB remained financially solvent and ready and able to fulfil our objectives well into the next financial year. This is particularly pleasing as the AFB were committed to comply with the Government, the Charity Commission and Fundraising Regulator guidelines, but at the same time having to maintain adequate funding.

The AFB forum was hardly used during this period, this may have been due to the lack of public facing events to organise and take part in, However, social media sites such as the Facebook Supporters page, Instagram, Twitter etc, became vital in maintaining effective fundraising and communications between AFB members, veterans, and supporters. We have continued to raise public awareness of the AFB and the work it does to help fundraising efforts, also to ensure veterans are able to access the support that we can provide. It was also decided the AFB would officially change its name to the Armed Forces Bikers Veterans Charity on 30 Jan 2021, after the Charity Commission approved the change to our constitution, so that it was more apparent to the public and organisations what our role was.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2021

We continue to use Virgin Money Giving, Easy Fundraising and Charitable Giving accounts, including the PayPal Giving funds which is used by Facebook and other social media, to channel funds to us from the many fundraising initiatives. Many members continue to use retail fundraising schemes which have all been invaluable during this difficult Covid-19 period.

The AFB Veterans Charity has had a very challenging year when it comes to supporting veterans in charitable need. However, we have been successful to date fundraising charity wise, by adapting to the changing situation brought about by the pandemic, despite the cancellation of many previously organised meets and social events. However, some regions have used video conferencing to meet virtually, to foster comradeship and maintain cohesion. All AFB Veterans Charity activities continue to be conducted in line with our policies and risk assessments, we have also followed government guidelines since the start of the Covid-19 pandemic. The BoT continue to be impressed with the fundraising efforts, inventive initiatives, hard work and commitment of key regions and individuals who have continued to keep the funds flowing into the charity account despite the restrictions which have excluded public events.

AFB Grant Policy & Form (Amber State)

1. AFB Core Objectives are:

- a) To assist former serving members of the UK armed forces who are in charitable need as a result of injury or other harmful experience suffered during their service to resettle and rehabilitate into civilian life.
- b) To relieve the needs of former members of the armed forces and their families.

2. A grant applicant must have Verification of Service (VOS) and some form of Identification (ID) and Verification of Address (VOA), on application. An email copy of your discharge documents together with some form of identification would be good (image of passport or driving licence) or recent official documents with your name and address on. If no VOS, ID and VOA is received within 14 days of application the grant will be closed. **So please don't apply unless you have, or can quickly obtain of VOS, ID and VOA. If you have no fixed abode then please still apply.**

3. Due to the charity being in state **Restricted Amber**, requests for grant funding can only be considered from ex-armed forces personnel and their immediate dependents **who can provide definitive proof of service and meet the following strict criteria:**

- a) Grant must be filled in with the name and contact details of the veteran in charitable need (if this is not possible, please use the contact afbchairman@gmail.com for advice).
- b) We may grant funds to help homeless veterans and their immediate dependents settle into rented housing through paying for bonds, admin fees and 1 months rent (**we cannot act as guarantor**).
- c) To provide hardship funds e.g. winter fuel bills, basic food, bedding or other basic living needs in emergency situations.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2021

AFB Grant Policy & Form (Amber State) (cont.)

4. The grant limit is set at £1000 and will only be exceeded in exceptional circumstances agreed by the AFB Trustees (any previous grant will also be included).

5. Feedback on grant outcomes is appreciated in any case and is required in support of repeat applications.

6. All applicants will receive a response from a trustee whether or not their application has been successful.

7. **Note:** A grant request will not be considered or will be cancelled if any AFB Trustees are subjected to verbal abuse or threats whilst considering or processing a grant request, as we operate a zero tolerance policy.

Amber Exclusions

The AFB does not fund:

- Individuals who have not served in the UK armed forces or are not the immediate dependants of ex-armed forces personnel.
- Individuals who are in employment full or part-time and do not receive benefits.
- Individuals (expeditions, educational purposes, medical treatment, therapy, mobility needs, holidays or business start-ups).
- Projects concerned with travel, adventure, sports or recreation.
- Driver training of any kind.
- Vehicle repairs or funds toward vehicle purchases.
- Furniture, domestic appliances or household items of any kind.
- Travel expenses.
- Individuals who have been granted funds from the AFB before.
- Individuals who are receiving considerable grants from other agencies.
- Any requests from veterans who reside outside the UK.

The AFB receives many more applications than can be supported and even if your grant meets our requirements we may not be able to help. In all cases, trustees will ensure that applications are considered on a case by case basis.

Armed Forces Bikers Veterans Charity

Report of the Trustees For the year ended 31 July 2021

Future Strategy

1. During the next reporting period the Legal Trustees, through the wider BoT, will continue to manage the charitable arrangements of the AFB Veterans Charity and conduct their duties in accordance with the AFB Veterans Charity Constitution, Byelaws, Grant Policy, Charity Commission and the Fundraising Regulators guidelines. The BoT will continue to strengthen their links with the Regional Reps with the aim of working more effectively with the AFB Veterans Charity membership so that, as a national charity, we can work positively toward the charity's aims and objectives. There are planned changes within the BoT in the next financial period to more effectively meet the increasing demands of running our growing charity.
2. Initiatives need to be put into action to recruit more grant managers to meet the anticipated increase in demand as the country comes out of lockdown.
3. We remain committed to work with other charities and veteran friendly organisations who assist veterans in need.
4. We will continue to encourage participation in the AFB500 Challenge Weekend, a national challenge conducted in any region, by AFB Veterans Charity Members or Supporters. At this time, most of this will need to be planned and executed online until the restrictions are lifted.
5. Next year will be the 10th Anniversary of the AFB Veterans Charity and planning has started to organise a region-to-region ride finishing at the Manor Café in North Yorkshire.
6. The recovery of our online shop and event stalls continues to be a priority. Sadly, our plans to bring in new stock ranges continues to be on hold due to Covid-19 restrictions. However, our intention is to honour these commitments as soon as it is practical to do so.
7. We hope to increase card payments (not for donations) for the benefit of our charity, regions are encouraged to request card readers from the AFB Veterans Charity Treasurer to this end.
8. We will continue to use our online donation services and seek other such donation sites to help raise needed funds.
9. We will look at initiatives to encourage the use of the AFB Veterans Charity Forum as it continues to only be used or visited by a relatively small number of AFB Veterans Charity members and supporters.
10. We continue to support groups on social media sites as they are proving to have beneficial effects on membership recruitment and charity awareness. Even more regions now have their own groups on Facebook, which are proving useful for encouraging participation and fundraising (groups must continue to have oversight by an AFB Veterans Charity Trustee).
11. We will continue to try and raise public awareness of the AFB Veterans Charity and the work it does, to help fundraising efforts and also to ensure veterans are able to access the support we can provide. This, however, is a balancing game and the emphasis must be primarily towards raising funds.
12. The restrictions over this reporting period have hampered our efforts to organise meets and social events which members feel are safe to attend. However, every effort will be made to foster comradeship and support for veterans and their families in the future, which includes AFB Veterans Charity members and supporters.
13. To continue to improve the public image of the AFB Veterans Charity and how we present ourselves to the general public.

Armed Forces Bikers Veterans Charity

**Report of the Trustees
For the year ended 31 July 2021**

Trustees

Trustees serving during the period and up to the date of this report are set out on page 3. We have committed trustees with a passion for charity work.

Review of the business

The statement of Receipts and Payments on page 12 of these financial statements details all incoming and outgoing resources during the year. The trustees consider the charity's affairs to be satisfactory.

Reserves policy

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed held by the charity should not be below £3000.

Profits from AFB Trading Ltd

The net profits from AFB Trading Ltd will be transferred annually to the AFB Veterans Charity, Charity account, as soon as possible, after the acceptance of our accounts at the AGM. Part of this funding will be used to pay for the administration of the charity, such as event equipment, public liability insurance and to pay the Fundraising Regulator annual registration fees.

Risk review

The trustees have concluded their own review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. The AFB Veterans Charity are registered with the Fundraising Regulator UK and we have made a commitment to adhere to the highest standards of fundraising practice and to being transparent and accountable in our fundraising. The Trustees have put in place liability insurance to cover all fundraising activities such as street collections and events; no individual trustee can authorise any transactions without agreement from the other trustees, usually through electronic communications; the grant policy has been put in place to guide the specific allocations of funds towards our charity objectives.

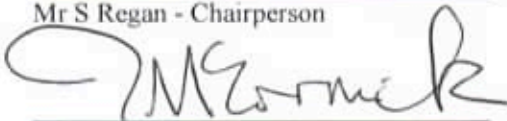
Approved by the trustees on 29 January 2021 and signed on its behalf by.



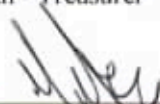
Mr S Regan - Chairperson



Mrs S Regan - Treasurer



Ian McCormick - Secretary



Mr I Moore - Grant Manager A

Independent Examiner's Report to the Trustees of Armed Forces Bikers Veterans Charity

I report on the accounts of the charity for the year ended 31 July 2021 which are set out on pages 11 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ◆ examine the accounts under section 145 of the 2011 Act.
- ◆ follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- ◆ state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.
 - have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Peter A Hodgson FCCA
Peter A Hodgson & Co Ltd
Chartered Certified Accountants
Hett Mill
Hett
Durham
DH6 5LN

Peter A Hodgson & Co Limited

29 January 2021

Armed Forces Bikers Veterans Charity

**Receipts and Payments Account
For the year ended 31 July 2021**


Receipts	Unrestricted	Designated	2021	2020
	Funds	Funds	Total	Total
	£	£	Funds	Funds
			£	
Donations and fundraising activities	52914	-	52914	73563
Moondance Foundation	30000	-	30000	-
AFB Trading Ltd donation	8137	-	8137	14374
Paypal Giving Fund	-	-	-	7695
Interest received	-	-	-	-
Total receipts	91051	-	91051	95632
Payments				
Grants	77394	-	77394	92715
Advertising and promotional materials	-	-	-	-
Grant database	259	-	259	259
Sundry	50	-	50	50
Bank charges	-	-	-	-
Total payments	77703	-	77703	93024
Excess of receipts over payments	13348	-	13348	2608
Retained funds brought forward	28932	152	29084	26476
Transfer between funds	(-)	-	-	-
Retained funds for the year	<u>£42280</u>	<u>£152</u>	<u>£42432</u>	<u>£29084</u>


Armed Forces Bikers Veterans Charity

Statement of Assets
For the year ended 31 July 2021


	Unrestricted Funds	Designated Funds	2021 Total Funds	2020 Total Funds
	£	£	£	£
Investment	1	-	1	1
Current Assets				
Cash at bank	42185	152	42337	28940
Pay Pal	94	-	94	143
Cash in hand	-	-	-	-
	<u>42279</u>	<u>152</u>	<u>42431</u>	<u>29083</u>
Total Assets	<u>£42280</u>	<u>£ 152</u>	<u>£42432</u>	<u>£29084</u>
Reserves				
Balance brought forward	28932	152	29084	26476
Transfer between funds	(-)	-	-	-
Excess of receipts over payments	<u>13348</u>	-	<u>13348</u>	<u>2608</u>
	<u>£42280</u>	<u>£ 152</u>	<u>£42432</u>	<u>£29084</u>

Approved by the trustees 29 January 2021 and signed on their behalf by:


Mr S Regan - Chairperson


Mrs S Regan - Treasurer


Ian McCormick - Secretary


Mr I Moore - Grant Manager A