

**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**

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## **Armed Forces Bikers Veterans Charity**

### **Legal and Administrative Information for the year ended 31 July 2021**

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#### **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.

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#### **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**

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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**

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#### **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

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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](mailto: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

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#### **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**

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#### **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 10<sup>th</sup> 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

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#### 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.

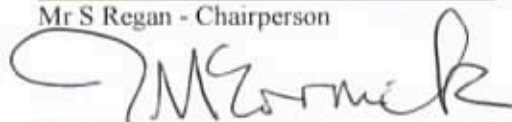
#### Risk review

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.



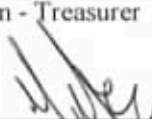
Mr S Regan - Chairperson



Ian McCormick - Secretary



Mrs S Regan - Treasurer



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**

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

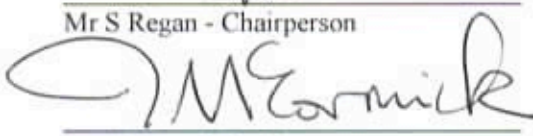
Armed Forces Bikers Veterans Charity


Statement of Assets  
For the year ended 31 July 2021

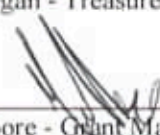
	Unrestricted Funds	Designated Funds £	2021 Total Funds £	2020 Total Funds £
<b>Investment</b>	1	-	1	1
<b>Current Assets</b>				
Cash at bank	42185	152	42337	28940
Pay Pal	94	-	94	143
Cash in hand	-	-	-	-
	<u>42279</u>	<u>152</u>	<u>42431</u>	<u>29083</u>
<b>Total Assets</b>	<u>£42280</u>	<u>£ 152</u>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

  
Ian McCormick - Secretary

  
Mrs S Regan - Treasurer

  
Mr I Moore - Grant Manager A