

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**

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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 (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

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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.

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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

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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.

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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 applicant or any third parties.

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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.

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- **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.

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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.

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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

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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

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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>

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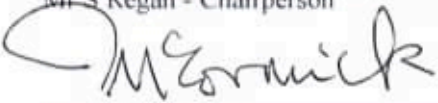
Statement of Assets
For the year ended 31 July 2022

	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