

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

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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.

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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

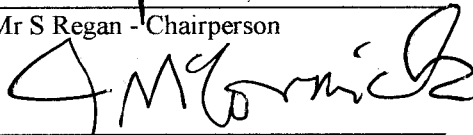
The net profits from AFB Trading Ltd will be transferred annually to the AFB Veterans Charity, Charity account, as soon as possible, after the acceptance of our accounts at the AGM. Part of this funding will be used to pay for the administration of the charity, such as event equipment, public liability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

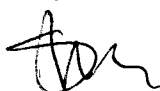
Receipts	Unrestricted Funds	Designated Funds	2024 Total Funds	2023 Total Funds
	£	£	£	
Donations and fundraising activities	145827	-	145827	100363
Moondance Foundation	-	-	-	30000
Amazon donations	-	-	-	440
AFB Trading Ltd donation	11000	-	11000	16871
Paypal Giving Fund	<u>1987</u>	<u>-</u>	<u>1987</u>	<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

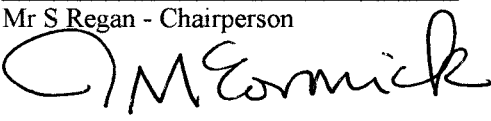
**Statement of Assets
For the year ended 31 July 2024**

	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>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	154398	152	154550	<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


Mrs S Edwards - Treasurer


Ian McCormick - Secretary