



UK VETERANS HEARING FOUNDATION (UKVHF) REPORT

CRN-1188611 - 18.03.2020

April 2024- April 2025

Head Office: 6 New Buildings Hinckley LE10 1HW

Charity Board:

Chairman- Mr Paul Bennett

Founder- Mrs Samantha Bennett (Founder has stepped down, but is still actively supporting the charity)

Mr. Paul Bennett and Mrs. Samantha Bennett, the founders of the charity and the successful business owners of Hear4U & Healthscreen Ltd (BHHC), not only contribute their professional knowledge but also support the Foundation by offering office space, utilities, IT services, and marketing assistance. Additionally, they actively participate in our fundraising efforts.

Trustees:

- Mrs Tyler Woolman-Trustee
- Mr Steve Birdsall-Trustee
- Mr Andy Kittsen- Trustee
- Mr Nick Mercer-Trustee (Stepping down in September 2025)

Mr. Mercer will be stepping down as a Trustee in September 2025. He will remain involved with the charity as a Trustee Emeritus. We extend our sincere thanks to Nick for his dedicated service and longstanding commitment.

- Mrs Elin Tattersall has unfortunately suffered a stroke and is currently not acting as a Trustee. Her future involvement with the charity remains uncertain, and we send her our best wishes for recovery.

Three of our trustees, including our chairman, have a unique bond as they are all ex-soldiers who served together in the same sub-unit. With diverse post-military backgrounds, they bring valuable knowledge and experience to the board. In an effort to promote diversity, we have successfully added members with non-military backgrounds and female representation.

The board holds quarterly meetings to discuss, review, and plan actions, as well as to celebrate achievements.

In 2025-2026, the UKVHF will actively be looking for more Trustees to join our board with a range of skill sets to participate in the growth of the charity.

Chief Executive:

Mrs Chloe Knott

Chloe has run the charity since 2020, demonstrating remarkable passion and determination in her position, increasingly using her initiative whilst still receiving continuous support from the chairman, team and trustees; and from Autumn 2022 an external fundraising consultant.

Chloe's responsibilities encompass a wide range of tasks, from basic administration to representing the charity to donors and managing grant applications, oversees the day-to-day running of the charity. She has invested significant effort in launching and operating our online shop also.

"It's been a challenging time for the charity, particularly given the limited support available for this specific need-it's disheartening. As we enter our fifth year, we remain

determined to move forward and continue striving to secure the substantial funding needed to support all the veterans still waiting,” says Chloe Knott.

From November 2024- August 2025” Chloe went on Maternity Leave

In addition, two part-time staff members have been working closely with Chloe, contributing their efforts to advance our charitable goals.

The beginning of the UKVHF Charity

The UK Veterans Hearing Foundation (UKVHF) originated as a not-for-profit community interest company known as the UK Veterans Hearing Help. The organisation previously provided support to over 500 veterans. Our foundation stands out for its innovative approach, being the **only** charity dedicated to fulfilling the specific needs we address. This distinction is particularly remarkable given the high demand for our services.

The need for our services became even more apparent when the Royal British Legion Hearing Fund opened in 2016, resulting in a surge of applications for hearing aid funding. Unfortunately, that fund closed in 2019, leaving many veterans without expected assistance. As a result, they have turned to us in desperate need of hearing support.

We have been devoted to providing them with top-quality hearing assessments, equipment, and support services. In collaboration with tinnitus specialists, we aim to improve the quality of life for veterans as they transition into civilian life post-service. Our efforts extend to addressing issues related to hearing damage, such as isolation, loneliness, mental wellbeing, and the maintenance of healthy relationships. We recognise the importance of these aspects for veterans, whether during retirement, for the well-being of their families, or to access employment and compete with individuals without hearing disabilities.

Supporting Veterans in Accessing High-Quality Hearing Equipment and Clinical Care

1. Supporting veterans to get funding for appropriate hearing equipment and clinical treatments remains the top priority for our Foundation.

2. Financial Support:

- Year 1: £98,361.00
- Year 2: £66,904.00
- Year 3: £88,960.00
- Year 4: £76,583.00
- Year 5: £69,598.00

Total: £400,406

2025- Financial Year:

Our dedicated Foundation Manager has successfully continued to raised funds to sustain our operations. The majority of these funds have been allocated to serving our patients on the waiting list. Consequently, we have been able to provide hearing equipment and essential clinical support to veterans. During Chloe's maternity leave, we have continued to prioritise sourcing grant funding throughout 2024/25. As Chloe plays a vital role in the charity, particularly in fundraising, her absence during maternity leave is understandably reflected in the end-of-year accounts. However, despite challenges, including staff absence, we successfully secured 18 grants during the 2024–2025 financial year and we continue consolidating new relationships.

3. Sustainable Equipment Practices:

Through our close commercial relationship with equipment manufacturers, we have established a pre-loved hearing pathway in 2023. This innovative approach allows us to refurbish, reprogram, and reuse used equipment for our waiting veteran patients. This new pathway has enabled our charity to support more veterans this year than in previous years, twice the numbers in fact! This pathway has continued to be successful, and as a result, the number of our beneficiaries is steadily increasing.

Advocating for Mental Health Support for Deaf Veterans

At our foundation, we hold a deep conviction in providing services that are currently unavailable through the NHS. We have honed our expertise in guiding our patients towards additional sources of assistance for various challenges, including:

- Tinnitus
- Isolation
- Mental health issues (including the amplification of PTSD due to hearing-induced isolation)

Furthermore, we are aware of the employment implications of hearing loss and have successfully aided numerous veterans in regaining or maintaining employment. These consequences stemming from impaired hearing are significant concerns for us, and we strive to address them, as they appear to receive limited attention from other military charities.

Overview of Year 5 -April 2024-April 2025

1. The charity continues to work to and with a 5-year strategy that considers the strengths and weaknesses of the organisation to foster continuous growth.
2. Ongoing efforts are being made to conduct updated and relevant research on hearing loss for veterans. At the beginning of 2024 we launched our very own survey to collect data to form our own research to support our charitable aims and objectives.
3. The charity has made fundraising improvements in this past year, from outdoor market stalls to coffee mornings, supermarket collections and we have provisions for fundraising events throughout 2024 and upcoming future events.
4. With the support of our Fundraising Consultant we have been successful in securing grants to support the numerous veterans in our waiting system, as well as to further our charitable aims, research, and core costs. Focusing on targeted research and acquiring regular or larger donations the UKVHF have raised over £50,000 in grants. We provide comprehensive reports on grant outcomes, including end-of-grant fund reports that are submitted to donors, showcasing the impact achieved through each grant. This approach has led to repeat grants. We continue to apply for grants.
5. We have been actively raising our profile within the local community to garner support and donations from local charitable groups and funds.
6. To better serve our existing patients on the waiting list, we have analysed the profiles in our database. This analysis enables us to gain a deeper understanding of the distribution of our patient cohort based on factors such as location, service, regiment or branch, employment group, age, type of hearing injury, whether they use NHS equipment, and whether they have claimed compensation under the various Armed Forces Compensation Schemes. This allows us to target donations specific to the veteran's home location and/or profession or trade.

7. We continue to highlight where NHS' provision has fallen short and advise veterans on what the NHS **should** be providing for them.

Online Shop

1. The online shop has maintained steady performance despite challenging conditions throughout 2024. We have secured funding for the fourth consecutive year since the shop's launch; however, the current funding remains insufficient to fully support our operations.
2. The UKVHF has been delighted to welcome new volunteers who have contributed to the running of the online shop throughout 2024. These volunteers have taken on responsibilities such as contacting suppliers, establishing partnerships, and maintaining an adequate stock inventory to support increased sales.
3. Throughout 2024 we have made updates to our website, including new hosting, updates, and plugins to enhance its performance. These improvements ensure a better user experience for visitors to our online shop.
4. Moving forward, we are setting realistic targets and making informed decisions for the shop's operation to guide our efforts and support continued growth.

Achievements

1. Since 2020, the UK Veterans Hearing Foundation has provided support and funding to over 100 veterans, assisting them in accessing vital hearing services.
2. We have successfully applied for grants for which we are eligible, and successfully received several awards, enabling us to further our mission and expand our reach.
3. Our efforts have yielded positive results in improving the mental health of veterans who have received our support.

4. We have been fortunate to receive generous donations of top-of-the-range hearing equipment and free services from manufacturers, enhancing our ability to provide the best possible care to our beneficiaries. The substantial increase in hearing aid donations in 2024-2025 has had a profoundly positive impact, significantly improving the quality of life for individuals with hearing impairments by providing greater access to essential auditory assistance.
5. The online charity shop has generated a modest income to support the Foundation's activities and initiatives.
6. We have continued to make significant strides in raising awareness about the prevalence of hearing injuries among veterans and shedding light on the plight of our over 1,000 waiting patients who were left unfunded when the Royal British Legion Hearing Fund closed in 2019.

Reserves Policy and Sustainability

The Foundation benefits from the generous support of our chairman, who provides in-kind assistance by covering the majority of our office-related expenses, utilities, and business support. This support greatly contributes to our sustainability as an organisation.

Our trustees are actively working towards maintaining a reserve fund equivalent to approximately six months of running costs. This reserve fund is essential to cover wages and necessary direct debits required for the smooth functioning of the Foundation.

Looking ahead, grants from Trusts and Foundations will have to play a significant role in the UKVHF. Currently, we are on a steady path, and such grants represent 90% of our annual income for the period 2024-2025.

Our Challenge- Continues

Our greatest challenge is that the veterans hearing loss community is large, whereas NHS provision is patchy. The creation of the RBL Hearing fund exposed a backlog of patients being inadequately supported or not supported at all and unfortunately the Fund closed having used up all funds without meeting all the demand and leaving thousands of veterans expecting help. The main military charities which receive 85% of military charity donations each year, realised even they cannot support hearing cases and have to rely on the NHS. They regard our services as 'private healthcare,' which it is COBSEO policy not to fund lest it trigger claims for various medical needs such as hips, knees, cataracts, and others, and they would be overwhelmed by the demand.

To treat our existing waiting veterans alone would require £8 million, while the estimated 300,000 hearing-impaired veterans (according to the 2014 RBL Lost Voices report) might a staggering £1,050 million to treat.

The RBL's Poppy Appeal is the largest fundraiser in the military charity sector, generating only £70-90 million annually. So, the sector is unable to fund the substantial demand to fully support this area.

Yet while the 'big 5' military charities refuse to treat deafness as an urgent issue, the NHS lacks the capacity and manpower to adequately address it. As a result, the Veterans Hearing Foundation remains the sole charity dedicated to addressing the needs of military service-induced hearing loss, placing us under increased scrutiny and highlighting the importance of our work, where the NHS falls short. We highlight the needs and where we are able to receive funding, we fill the gaps in equipment and clinical provision.

Outcome of Financial Year

The financial year has shown a decrease in Year 5 compared to Year 4, and the reasons behind this rise have been thoroughly explained within this report.

While we are eager to resume accepting patients onto our database, it is essential that we have a realistic prospect of securing funding to provide them with the necessary help. We are committed to ensuring that our resources are utilised effectively to support the waiting patients who rely on us.

Throughout 2024, we have made significant progress, driven by a strengthened board and our dedicated fundraising team. We are confident that the various initiatives we have undertaken will not only raise our profile but also generate funds to assist our waiting patients. Unfortunately, we lack confidence that the necessary resources and training will be allocated to the NHS to address this urgent need swiftly.

As we strive to secure additional resources, it is disheartening to acknowledge that over 1,000 patients from 2019 continue to wait in silence, now entering their sixth year of waiting.

2024-2025 Aims for the UKVHF

The UK Veterans Hearing Foundation has developed a comprehensive five-year strategy 2023-2027 with the aim of becoming the leading voice for veterans' hearing loss. This strategy is based on the valuable data and insights we have gathered over the past three years.

Our primary focus is to continue seeking grants to support the veterans currently awaiting assistance within our system, as well as pursuing our other charitable objectives and advancing new research initiatives. We are committed to producing relevant and contemporary research on veterans' hearing loss, which will enable us to create an updated report similar to the impactful "Lost Voices" publication. This report will showcase the connections between hearing loss, tinnitus, and mental health, providing crucial facts and statistics specific to veterans and their hearing-related challenges. Utilising this report, we will strengthen our grant applications and inspire increased donations.

To enhance our visibility and reach, we have devised strategies to expand our profile within both local communities and on a national scale. This involves establishing partnerships with other charities and actively networking within the business community. We are also engaging in dialogue with defense suppliers, advocating for their support and financial contribution to our cause.

In addition, we are committed to increasing our presence on various marketing platforms and exploring opportunities to collaborate with fundraising consultants and volunteers. Their expertise and dedication will play a pivotal role in the growth of our online shop and the overall success of the Foundation.

Our ultimate aspiration is to be recognised by COBSEO as the authoritative voice on military service-related hearing issues. As a charity, we strive to be the beacon of support for veterans facing hearing loss, serving as their primary resource in times of need.



Section A

Independent Examiner's Report

Report to the trustees/
members of

UK Veterans Hearing Foundation

On accounts for the year
ended

6th April 2025

Charity no
(if any)

1188611

Set out on pages

3-4

(If more than one page, please include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 06/04/2025.

Responsibilities and
basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached

Signed:

Date:

02/06/2025

Name:

Stephen Foster

Relevant professional
qualification(s) or body
(if any):

ACA

Address:

S11 The Atkins Building, Lower Bond Street, Hinckley, Leicester, LE10 1QU

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.



Receipts and payments accounts

CC16a

For the period
from

6th April 2024

To

5th April 2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Grants	58,954	-	-	58,954	64,000
Donations	4,201	-	-	4,201	6,810
Shop	6,443	-	-	6,443	5,773
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	69,598	-	-	69,598	76,583
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	69,598	-	-	69,598	76,583
A3 Payments					
Advertising	4,075	-	-	4,075	4,915
Cost of sales	11,458	-	-	11,458	28,846
Rent	4,800	-	-	4,800	-
Subcontractors	13,200	-	-	13,200	16,700
Donation	-	-	-	-	-
Staff Entertainment	40	-	-	40	-
Post & stationary	3,240	-	-	3,240	1,417
Sundry	35	-	-	35	120
Wages	46,758	-	-	46,758	43,229
Accountancy	1,200	-	-	1,200	600
Computer software	194	-	-	194	528
Insurance	516	-	-	516	400
Bank charges	-	-	-	-	-
Travel	142	-	-	142	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	85,659	-	-	85,659	96,755
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	85,659	-	-	85,659	96,755
Net of receipts/(payments)	- 16,060	-	-	- 16,060	- 20,172
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	59,611	-	-	59,611	79,784
Cash funds this year end	43,551	-	-	43,551	59,611

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current account	43,009	-	-
	Paypal account	542	-	-
	H4U		-	-
	Total cash funds	43,551	-	-

(agree balances with receipts and payments account(s))


	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	T. Woodman	14/6/25



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		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

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			-	
			-	
			-	
			-	

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