



# Forces Online CIO

Unit 5, Workshed Carriage Works  
London Street, Swindon  
Wiltshire, SN1 5DG.

Telephone: 0300 300 2288

Registered Charity: 1188955 (England & Wales) SC050678 (Scotland)



## Trustees' Annual Report for the period

**From 07 April 2022 Period start date. To 06 April 2023 Period end date.**

**Charity name:** Forces Online CIO **Charity Registration Number:** 1188955 **Objectives and Activities**

Summary of the purposes of the charity as set out in its governing document (SORP reference Para 1.17.)

The purpose of the Charity as set out in the governing body is: "The relief of former armed service personnel, and their families and dependents. Former emergency service personnel and their families and dependents, who are in need by reason of age, disability, financial hardship, or disadvantage. In particular but, not exclusively by providing them with help and assistance and by offering them a signposting service to expert support providers for their benefit". The charities' purpose was changed by the Trustees in a meeting on 16<sup>th</sup> February 2022 to include the emergency services personnel. We have not yet added the emergency services to Forces Online after we found that some of the veteran's grants do not cover this area.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. (Para 1.17 and 1.19)

The main Forces Online website is <https://www.forcesonline.org.uk>. Recently the website has been separated from the Veterans Directory that can be found on <https://www.veteransdirectory.org.uk> and has become a Forces Online project.

The <https://www.virtualhub.uk> Veteran's portal, continues to be available for a minimum of 50 hours a week run by volunteers. The VirtualHub is utilised by the Welfare Team as a counselling and as a virtual drop-in tool, handling the full spectrum of veterans and family support issues and enquiries. The VirtualHub is further used by departments for secure, safe meetings, training, and general day-to-day administration of the charity. We have integrated the VirtualHub with our Microsoft platform. The website now has a Forces Online corporate look.

The <https://www.welfaresupport.net> website is for the dedicated Forces Online Welfare Team, which has a full online secure referral application form, guidance notes and welfare benefits. This is managed by the Head of Welfare Wendy Powell-Jones. Wendy has previously worked for the NHS as a qualified Senior Practitioner/Counsellor. Wendy is currently managing a team of voluntary Counsellors and Welfare Workers who offer a wide range of services and support. More student counsellors have qualified under Wendy's guidance and have opted to continue to volunteer to help veterans and their families through the welfare department. The organisation has seen another successful year with some new student counsellors.

One of the newly qualified councillors Eve has agreed to stay with the organisation and she is now working as 2IC to the department. The welfare site is easily distinguished by its simple layout with a yellow colour and uncomplicated by distracting links.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit (Para 1.18)

Forces Online CIO confirms that two trustees resigned, and a further two unrelated trustees joined the service in January and April 2023. The board of trustees remain at 6 listed below have had regard to the guidance issued by the Charity Commission on public benefit.

**Additional information (optional)**

Policy on grant making (Para 1.38)

Forces Online CIO policy for the financial year

2022/2023 for grant making. In December 2021 the Charity voted in favour of a membership register of Trustees and operational staff/volunteers who would have responsibility to make decisions on grant making. The register can be found at <https://www.myfol.uk/membershipregister2021.pdf> During this year a couple of people from the team helped with grant-making activities. Whilst we achieved a few minor awards with equipment, etc. no major grant awards have been secured.

Forces Online will continue to look for a suitable outcome to processing grant-funding applications.

Policy on social investment including program related investment (Para 1.38)

Forces Online CIO does not have a policy on social investment including program related investment in its current financial year.

Contribution made by volunteers (Para 1.38)

The changes made to the volunteer structure of Forces Online CIO in the current reporting year are as follows:

- CEO – In Place
- Management/Administration/Operations – In Place.
- Personnel and Human Resources – In Place
- Marketing, Communications and Campaigning – In Place
- Volunteer Management – In Place
- Policy Development and Research – In Place
- Fundraising – In Place.
- Charity Chair/Secretary - in Place.
- THMHF – In Place.
- Finance and Estates – In Place.
- Welfare – In Place.
- Control of Donations and Gift Aid – In Place.

## Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. (Para 1.20)

Forces Online has various projects, each one has its own website which is linked to the main charity website. Following some consultation with COBSEO (Confederation of British Service Charities) we made some changes to the websites. Apart from Welfare the websites all look the same and fully interlink which each other. The reasoning behind the websites is:

- Smaller websites are easier to manage.
- They can focus on the service provided.
- If any websites go through maintenance or other issues which include downtime the other sites and services are unaffected.
- The new website projects do not need to have vast changes made in the existing websites.
- If a service is dropped its easy to remove it from the organisation.
- Different teams can work on the various sites who are zoned into the project.

Further changes to the websites included wording and the removal of all MOD images which COBSEO felt was misleading. Following their advice over an 18-month period Forces Online was unsuccessful with their bid to join COBSEO who said we could reapply in 2024. Whilst being disappointed with this outcome it has not changed our approach and we will continue to help veteran's their families and dependents wherever we can. You will notice that we have highlighted the fact we also support the dependents of veterans.

During the year in a bid to save money Forces Online dropped the Chat Heroes system from its websites. The thinking behind this was that the current VirtualHub team could manage a LiveChat system themselves. The increase in work and the difficult control mechanisms for a small team proved to be too challenging and the decision to reinstate The LiveChat service provided by Chat Heroes (which is an external organisation that provides experienced operators to answer enquiries from the main Forces Online website and will be added to all future web sites within the group), continues to be an easy access point to veterans and family members visiting our websites. The <https://forcesonline.org.uk> website is now much easier to navigate and provides a signpost access point to <https://www.veteransdirectory.org.uk> <https://www.virtualhub.uk> <https://www.veteranshardship.uk> and <https://www.welfaresupport.net> All of the websites are developed and maintained in-house and all have links to Chat Heroes and other direct communications systems. The Live Chat system can be found on all the Forces Online websites and continues to be an effortless way for people to contact us.

The VirtualHub has been adopted for training and administrative duties and open for veterans, their families and, dependants to drop-in daily. Although we continue to open on Thursday evening, we have made a few changes to the opening times which are posted on the <https://www.virtualhub.uk> website. The VirtualHub is recognised by and listed on ASDICs website. <https://www.Asdic.org.uk> and Forces Online and ASDIC continue to foster a positive professional and supportive relationship.

The VirtualHub can be accessed via a PC, Laptop, Phone, Tablet, and a Facebook Portal device which needs little technical knowledge.

The <https://www.welfaresupport.net> is a dedicated Forces Online Welfare service web site which was launched to provide access to FOL welfare systems. The team under the management of Wendy Powell-Jones formed the service which can be accessed on or offline with a referral process that is accessible to beneficiaries, their dependants, close military friends and other armed forces community organisations. The services provide support for veteran's dependants (including spouses, children, and parents). This service has continued to receive referrals in from other organisations regarding family support and veteran's themselves some of whom are currently members of COBSEO.

In March an existing service was upgraded and moved to a new project website. <https://www.veteranshardship.uk> to host the Tom Howat Memorial Hardship fund. Connected with our Welfare although managed by Robert McGinlay, the fund is responsible for Phones for Veterans, the planning and eventual provision of Laptops for Veterans, Food Vouchers and other financial support and advice. Robert has many years' experiences working for another veteran's charity including welfare and aid issues and is a regular attendee on the VirtualHub and, he manages and our own benefits calculator. More services planned for the Veterans Hardship website including an evidence-based system in 2024.

Forces Online has developed several quick help information pages in the Veterans Directory to deal with the day-to-day enquiries at the lower end to deal with finding people and family records, missing medals, pensions, and other enquiries. Forces Online has linked up with a number a specialised social media groups which offer good advice and support for benefits and other military support, including PIP, War Pensions, etc. We have seen an increase in people needing more financial support.

Forces Online continues to receive cases and informational requests from all over the United Kingdom and have no restrictions on the veteran's, family, and dependents we help.

The web administrative team manage all forms of contact into the organisation.

All five active websites within the Forces Online service now have LiveChat on them provided by Chat Heroes and is very responsive in that we strive to engage with people contacting LiveChat within 20 minutes of receiving the enquiry or support request. Welfare continues to provide risk and first response training to our VirtualHub operators. Forces Online provides support for veterans and their dependants across the whole of the United Kingdom, and our current list of beneficiaries bears testament to this. With the cooperation of both the VirtualHub and Welfare Support the organisation has spoken to actual veterans in hospitals, at their bedside, on streets via mobile and some of the agents supporting them.

Our main <https://www.forcesonline.org.uk> site services are slowly being developed to quickly answer and manage enquiries.

We have enquiries regarding medals, about family members/dependants of those that served the UK Armed Forces, pensions and other financial circumstances and hardship. All of the self-help sections have now been moved to the <https://www.veteransdirectory.org.uk> and we often direct enquiries to these sections.

The Wolverhampton centre was closed during the year following some issues with the current staffing arrangements, and movement of the some of the supported services to other areas including donations and merchandising services which were run from there. It was found that our online services were more successful and viable, and that the impact of staff loyalty can present local disputes. We have however, been looking for a facility through our estates department managed by the Head of finance. We think that having our own property base will increase our chances of grants and other financial support.

<https://www.veteransinneed.org.uk> (VIN) continues to have input into this partner website.

In all our enquiry-based communication's we use our extensive knowledge and expertise to give very concise and professional based answers. All welfare requests are directed to our own in-house welfare team through the addition of four new referral links which can be found in <https://www.welfaresupport.net>. The links include self, family, agency, and colleague referrals, where the welfare team may conduct a full assessment of needs to find the best possible support outcome, where some of the referrals get signposted to other professionally approved organisations. We continue to update our supporting documents used to decide on who and how we help.

## **Financial Review**

### ***Review of the charity's financial position at the end of the period (Para 1.21)***

The charity founder, Len initially pledged to keep the charity afloat in any lean periods. Coming out of the Covid 19 restrictions has been a difficult financial time for the charity, but there are signs that we can remain optimistic for the year ahead. Len himself went back to his childcare job in December 2022 working more hours to ensure we can overcome any difficult financial difficulties by, staying fully committed to the development and management of Forces both in England and Wales and Scotland through our cross-border charity partners.

Forces Online has completed three years as a charity with the third set of accounts being added here, which opens more doors relating to Fundraising with many sponsors and other large organisations wanting evidence of two years accounts plus before helping. The team are proud of their consistent efforts during this period.

The trustees have worked hard on the structure of the charity and agreed to start the formation of the grant funding department at the start of year two. We are making inroads with this.

***Statement explaining the policy for holding reserves stating why they are held (Para 1.21)***

Appendix 1 The Forces Online Reserves Policy.

***Amount of reserves held (Para 1.41)***

An amount of £2,000 was agreed in the trustees meeting on the 21/04/2021. Currently where there is a short fall in the interim period it was agreed that the Founder Len would provide any financial assistance with money earned through his current employment.

***Details of fund materially in deficit (Para 1.41)*** None.

***Explanation of any uncertainties about the charity continuing as a going concern (Para 1.41)***

The current concerns are the continued uncertainties that Covid19 pandemic caused, and the current economic climate in the United Kingdom, particularly where many charities are in the same circumstances.

***Additional Information (optional)***

***The charity's principal sources of funds (including any fundraising (Para1.47)***

Whilst slowly coming out of lockdown we have been able to attend activities and venues where we have been able to receive direct donations. We fully explore online any donations and support opportunities from many places including Facebook, PayPal and various Giving platforms which all feed into our charity funding platform on <https://www.beaconcrm.org> where we can claim gift aid.

<https://www.forcesonline.org.uk/funding> Forces Online is listed on the Funding Regulators website Appendix 5.

***Investment policy and objectives including any social investment policy adopted (Para 1.46)***

Nothing in this period.

***A description of principle risks facing the charity (Para 1.46)***

The charity still considers the end of the pandemic a risk, and the latest issue surrounding the financial increases to people in the United Kingdom is becoming a concern in terms of the amount of money collected through donations and sales of items and other limited resources. Luckily, the organisation is online.

***Structure, Governance and Management***

Description of Charities Trusts

***Type of governing document (trust deed, royal charter) Para 1.25***



Not Applicable

**How is the charity constituted? (e.g. unincorporated association, CIO) Para 1.25** The charity is constituted as a CIO <https://myfol.uk/cioconstitution.pdf>

**Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees (Para 1.25)**

Len (Founder) has now released his trustee recruitment responsibilities to the trustees themselves. Len has a good working relationship with the chair/secretary Philip Ellaway who keeps the trustees updated through the organisation's email and meeting structure. The organisation is beginning to use LinkedIn as a source of advertising for trustees, and following any applications the trustees review each one on their own merit and decide on any potential recruitment processes.

**Policies and procedures adopted for the induction and training of trustees (Para 1.51)**

Forces Online has now begun to look further afield for trustees. Whilst we are happy to recruit trustees from within the volunteer section of the organisation it has been the general opinion that additional skill sets are required for it to develop. The policy of trustees does not restrict them from if they have had no previous connection to the armed forces community.

Forces Online has an online application process, which conducts checks on references and DBSs. People connecting with the organisation are expected to complete a minimum three-month probationary period and sign a confidentiality agreement before any contracts relating to voluntary employment are issued.

## Reference and Administrative details

**Charity Name** – Forces Online CIO

**Other Names the Charity Uses** – Forces Online

**Registered Charity Number** 1188955

**Charity's principal address** Unit 5 Workshed Carriage Works, London Street, Swindon, Wiltshire, SN1 4GW.

Names of the charity trustees who manage Forces Online CIO

Trustee Name	Office if any	Dates acted if not for the whole year	Name of person (or body entitled to appoint trustees)
Phil Ellaway	Chair/Secretary		Len Chappell

Michael Emm	Trustee	12 Jan 2023 Resigned	Len Chappell
David McMullen	Trustees		Len Chappell
Sean McCallum	Trustee		Len Chappell
Bill Harley	Trustee	31/10/2022 Resigned	Len Chappell
Kevin Mann	Trustee		Len Chappell
Rebecca Shields	Trustee	20/01/2023 Commenced	Trustees
David Olugboyega	Trustee	05/04/2023 Commenced	Trustees

## Declarations

The trustees declare that they have approved the trustee report above:

Signed on behalf of the charity's trustees.

Signature



Full Name: Philip John Ellaway

Position: Chair during June 2022 – April 2023

Date: (Signed Off) 5<sup>th</sup> February 2023)

## Accounts





CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name Forces  
Online CIO

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/ members of

On accounts for the year ended

5 April 2023

Charity no  
(if any)

1188955

Set out on pages

Pages 1 to 5 (One to Four)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2023.

Responsibilities and

basis of report

As the charity's trustees, you are responsible for the preparation of the

accounts in accordance with the requirements of 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 conducting 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 Charities 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.

Rushden

Northants, NN10 ORA

Section B

Disclosure

I have no concerns and have come across no other matters in connection with the

Darren Warren

Date: 14/11/2023

examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: Name:

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

Darren Warren – Paxton Independent Examiners

Address:

FMAAT

Page 1 of 5

61a High Street South

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

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

Charity no. 1188955

Forces Online CIO

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	
	£	£	£	£	
<b>Income and endowments from:</b>					
Donations and legacies	107,164	0	0	107,164	
Charitable activities	3,920	0	0	3,920	
Other trading activities	5,117	0	0	5,117	
Investments	0	0	0	0	
Separate material item of income	0	0	0	0	
Other	0	0	0	0	
<b>Total</b>	<b>116,201</b>	<b>0</b>	<b>0</b>	<b>116,201</b>	
<b>Expenditure on:</b>					
Raising funds	50,685	0	0	50,685	
Charitable activities	58,772	0	0	58,772	
Separate material item of expense	0	0	0	0	
Other	0	0	0	0	
<b>Total</b>	<b>109,457</b>	<b>0</b>	<b>0</b>	<b>109,457</b>	
<b>Net income/(expenditure) before investment gains/(losses)</b>	<b>6,744</b>	<b>0</b>	<b>0</b>	<b>6,744</b>	
Net gains/(losses) on investments	0	0	0	0	
<b>Net income/(expenditure)</b>	<b>6,744</b>	<b>0</b>	<b>0</b>	<b>6,744</b>	
<b>Extraordinary items</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Transfers between funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Net Movement in Funds</b>	<b>6,744</b>	<b>0</b>	<b>0</b>	<b>6,744</b>	
<b>Reconciliation of Funds</b>					
Total funds brought forward	0	0	0	0	
<b>Total funds carried forward</b>	<b>6,744</b>	<b>0</b>	<b>0</b>	<b>6,744</b>	

**Paxton**

**Charity Commission SOFA Details Report**

**Charity no. 1188955**

**Forces Online CIO**

March 2023

S01 Donations and legacies

Donations received	89,816	0	0	
89,816				
Gift aid tax income	6,271	0	0	
6,271				
Income	9,486	0	0	9,486
Grants received	1,591	0	0	1,591
	107,164	0	0	107,164

S02 Charitable activities (inc.)

Sales	3,820	0	0	3,820
Fees received	100	0	0	100
	3,920	0	0	3,920

S03 Other trading activities

Merchandise Sales	5,117	0	0	5,117
	5,117	0	0	5,117

S04 Investments

0	0	0	0
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S05 Separate material item of income

0	0	0	0
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S06 Other (inc.)

0	0	0	0
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S08 Raising funds

Fundraising costs	39,201	0	0	39,2
Goods for resale	3,900	0	0	
3,900				
Fees for services	7,584	0	0	7,584
	50,685	0	0	50,685

S09 Charitable activities

Gifts/grants given	7,564	0	0	7,564
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Vehicle costs	1,240	0	0
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<b>Paxton</b>	<b>Charity Commission SOFA Details Report</b>
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**Charity no. 1188955**  
**Forces Online CIO**

March 2023

1,240				
Rent	13,884	0	0	
13,884				
Insurances	157	0	0	
157				
Repairs & maintenance	3,436	0	0	3,436
Printing/photocopying	312	0	0	312
Postage	212	0	0	212
Telephone/broadband	131	0	0	131
Website	187	0	0	187

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>
IT costs	30,284	0	0	30,284
Audit & accountancy costs	1,315	0	0	1,315
Other professional fees	50	0	0	
50				
	58,772	0	0	58,772

S10 Separate material item of expense

0	0	0	0
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S11 Other (exp.)

0	0	0	0
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S14 Net gains/(losses) on investments

0	0	0	0
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S16 Extraordinary items

0	0	0	0
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S17 Transfers between funds

0	0	0	0
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S18 Gains and losses on revaluation of fixe

0	0	0	0
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## **Charity Accountancy Statement by Keith Shields. Head of finance.**

Forces Online CIO is a charity organization primarily serving as an online resource for veterans and their dependents. Our income is primarily derived from public donations and collections, supplemented by a small number of sales.

At present, the charity is not in a financial position to make substantial expenditures on products. However, we are committed to ensuring that the funds we receive are used for the purpose of the charity.

A significant portion of our expenditure is allocated to Information Technology (IT). This may appear high at first glance, but it is important to note that over 90% of our workload and referrals are managed through our web systems. As such, these expenses are crucial for maintaining our online presence and providing our services effectively.

The bulk of the income we receive is used to support our work and services. We do not currently have any salaried staff within the organization, which allows us to direct more funds towards our charitable activities.

We are dedicated to transparency and responsible financial management. We believe that every penny counts and are committed to ensuring that our funds are used effectively to support our mission.

Keith Shields

Head of Finance & Estates

A handwritten signature in black ink, appearing to read 'Keith Shields', is written over a light green rectangular background.

5<sup>th</sup> February 2024