



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 2023 Period start date. To 06 April 2024 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 organisation does include support for the emergency services in the veteran's directory, but no other formal recognition is shown in any of the websites below. This is because a well known veterans grant system indicated that it would be difficult to gain armed forces funding for organisations with emergency services.

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)

Executive Summary

Forces Online has undertaken comprehensive digital infrastructure improvements to enhance service delivery and compliance with COBSEO and other guidelines. This report details our digital presence, operational improvements, and service accessibility across multiple platforms.

Compliance and Brand Standards

In accordance with COBSEO requirements, Forces Online has completed a comprehensive audit and update of all digital assets. Key achievements include:

- Complete removal and replacement of MOD imagery across all platforms
- Implementation of standardised branding elements
- Enhancement of accessibility features
- Establishment of consistent contact protocols

Digital Infrastructure

Primary Domains The charity maintains two primary domains:

- forcesonline.org.uk: Principal operational website hosting core charity services
- forcesonline.org: Supporting domain dedicated to Google Grants integration and digital marketing initiatives

Service Delivery Platforms The charity operates specialised service platforms:

Welfare Support Portal (welfaresupport.net)

- Dedicated veteran support services interface
- Enhanced referral management system
- Integrated equipment and hardship support application processing
- Streamlined documentation protocols

Virtual Hub Services (virtualhub.uk)

- Operational since April 2020
- Extended service hours: Monday-Saturday with flexible appointment options
- Zoom-based delivery platform enabling:
 - Virtual drop-in sessions
 - Training delivery
 - Counselling services
 - Administrative support
 - Virtual office facilities

Resource Management Systems Veterans Directory (veteransdirectory.uk)

This url was changed from veteransdirectory.org.uk to avoid naming confusion.

- Custom-developed database platform
- Enhanced search functionality including:
 - Category-based filtering
 - Geographical location services
 - Keyword optimisation
 - Interactive service mapping
- Simplified user interface for service providers
- Improved data management protocols

Hardship Support Management (veteranshardship.uk)

- Transparent donation tracking system
- GDPR-compliant beneficiary recognition protocols
- Integration with Tom Howat Memorial Hardship Fund
- Equipment distribution management for:
 - Laptop provision
 - Mobile phone distribution
 - Emergency support service

Community Engagement Initiatives

Walk of Life Project (walkoflife.uk)

- Licensed partnership programme with Dire Straits
- Structured fundraising framework

- Focus on:
 - Veteran support services
 - Family assistance programmes
 - Dependent care initiatives
- Community awareness building

Quality Assurance

Standardised Features Across Platforms

- Integrated Live Chat support via Chat Heroes
- Multi-channel communication systems
- Consistent charity information display
- Standardised contact protocols

Monitoring and Evaluation

- Trust Pilot integration across all platforms
- Continuous feedback collection
- Regular service evaluation
- Performance monitoring systems

Data Protection and Compliance

All digital platforms maintain strict adherence to:

- GDPR requirements
- Charity Commission guidelines
- COBSEO standards
- Digital accessibility requirements

Future Development

Planned improvements include:

- Enhanced donation tracking systems
- Expanded virtual service delivery
- Improved beneficiary engagement protocols
- Advanced reporting capabilities

This report reflects Forces Online's commitment to digital excellence in service delivery and demonstrates our ongoing dedication to supporting the armed forces community through accessible, efficient, and compliant digital platforms.

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 a further two unrelated trustees joined the service in September 2023. The board of trustees is now 8 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 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)

In this period very little has changed with our volunteer system.

- 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)

LiveChat Implementation Following an evaluation of internal chat systems, Forces Online has reverted back to Chat Heroes as its primary LiveChat provider. This decision was based on:

- Enhanced multi-recipient email integration capabilities
- Improved coverage for extended operational hours
- More robust technological infrastructure
- Better resource allocation for our small team structure

Strategic Partnerships Forces Online has expanded its support network through strategic partnerships with key organisations in the armed forces community:

Employment and Skills Development

- Seetec (seetec.co.uk)
 - Specialised unemployment support services
 - Targeted intervention programmes

Digital Inclusion

- Good Things Foundation
 - Member of the National Digital Inclusion Network
 - Enhanced digital accessibility initiatives

Financial Support Services

- Turn2us
 - Financial hardship support tools
 - Integrated hub access for beneficiaries
 - Comprehensive financial guidance resources

Mental Health Services

- PTSD Resolution (ptsdresolution.org)
 - Professional mental health treatment
 - Comprehensive support programmes
 - Specialist veteran care services

Employment Transition Support

- Front Foot Jobs (frontfoot.jobs)
 - Direct interview opportunities
 - Specialised veteran job support services
 - Career transition assistance

This expansion of partnerships demonstrates Forces Online's commitment to providing comprehensive support services through established and reputable organisations. Each partnership has been selected to address specific needs within our beneficiary community, ensuring a holistic approach to veteran support.

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

Financial Sustainability and Future Planning

Current Financial Position As Forces Online enters its fourth year of operations supporting armed forces veterans, their families and dependents, the organisation continues to face funding challenges. Key observations include:

Current Funding Sources

- Small-scale donations
- Community fundraising initiatives
- Limited success with grant applications, both within and outside the armed forces sector

Financial Challenges The charity has experienced:

- Limited breakthrough in securing substantial grant funding
- Challenges in accessing armed forces sector grants
- Reliance on micro-donations and grassroots fundraising

Strategic Financial Development New initiatives for financial sustainability include:

Walk of Life Project

- Newly launched fundraising programme
- Licensed partnership with Dire Straits
- Potential for:
 - Sustainable revenue generation
 - Increased public engagement
 - Enhanced brand awareness
 - Expanded donor base

Financial Objectives Priority areas for financial development:

- Diversification of funding streams
- Enhancement of grant application strategies
- Development of sustainable income sources
- Strengthening of core support services

Sustainability Planning The organisation recognises the critical need to:

- Secure sustainable funding for core operations
- Maintain essential support services
- Expand beneficiary support capabilities
- Ensure long-term organisational viability

This challenging financial landscape underscores the importance of the Walk of Life project and other strategic initiatives in securing the organisation's future ability to support its beneficiaries effectively.

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)

Trustee-Approved Financial Framework

- Initial operational fund of £2,000 approved at trustees' meeting (21 April 2021)

Interim Financial Support Arrangement The trustees have established a contingency arrangement whereby:

- The Founder (Len) provides interim financial support when required
- This support is derived from his personal employment income
- This arrangement helps bridge temporary funding shortfalls

Risk Management This arrangement highlights:

- The need for sustainable long-term funding solutions

- Current reliance on founder support
- Potential vulnerability in the funding model

Financial Governance Recommendations To strengthen financial resilience, consideration should be given to:

- Developing additional revenue streams
- Expanding grant application strategies
- Building operational reserves
- Reducing reliance on individual support

[Note: This section demonstrates both proper governance through trustee oversight and highlights the need for developing more sustainable funding models. The personal commitment of the Founder, while commendable, indicates the need for more robust institutional funding sources.]

Legal Notice: This financial arrangement has been properly documented and approved by the board of trustees, demonstrating appropriate governance and transparency in financial management.

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)

Fundraising Adaptation and Challenges

Post-Pandemic Fundraising Landscape Following the COVID-19 pandemic, Forces Online has identified significant changes in traditional fundraising opportunities:

Current Challenges

- Reduction in direct face-to-face fundraising opportunities
- Shift from cash collections to digital signup systems at key venues:
 - Supermarkets
 - Activity centres
 - Community spaces
- Impact on smaller charities versus larger organisations
- Reduced effectiveness of traditional bucket collection methods

Operational Impact These changes have affected:

- Maintenance of awareness team operations
- Current fundraising levels
- Community engagement opportunities
- Direct donor interactions

Strategic Response The organisation is exploring adaptive measures including:

- Development of membership system for digital signups
- Investigation of alternative fundraising models
- Evaluation of digital-first engagement strategies

Risk Assessment Key considerations include:

- Competition with larger charities established digital platforms
- Resource requirements for digital transformation
- Cost-benefit analysis of membership system implementation
- Training needs for staff and volunteers

Recommendations To address these challenges, consideration should be given to:

- Piloting a scalable membership scheme
- Developing hybrid fundraising approaches
- Investing in digital fundraising capabilities
- Enhancing donor engagement strategies

This evolution in the fundraising landscape necessitates a strategic review of Forces Online's approach to community engagement and donor recruitment, with particular focus on digital transformation while maintaining personal connections with supporters.

Additional Information (optional)

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

Donation Channel Diversification

Post-Lockdown Recovery Forces Online has successfully re-established physical fundraising presence while maintaining and expanding digital donation channels:

Physical Fundraising

- Resumed attendance at community activities
- Re-established presence at public venues
- Restoration of direct donation opportunities

Digital Donation Platforms The charity utilises multiple online giving channels:

- Facebook donations
- PayPal giving
- Various digital giving platforms

Integrated Financial Management All donation streams are consolidated through:

- BeaconCRM platform (beaconcrm.org)
 - Centralised donation tracking
 - Automated Gift Aid processing
 - Comprehensive financial reporting
 - Donor relationship management

Benefits of Integrated Approach This multi-channel strategy delivers:

- Maximised Gift Aid recovery
- Enhanced donation tracking
- Improved donor engagement
- Streamlined financial administration

Future Development Areas identified for enhancement:

- Further digital platform integration
- Expanded online giving options
- Enhanced donor recognition systems
- Improved cross-platform analytics

This integrated approach to donation management demonstrates Forces Online's commitment to efficient financial administration while maximising income through Gift Aid recovery and diverse giving channels.

Regulatory Compliance and Registration

Funding Regulator Status Forces Online maintains full registration with the Funding Regulator:

- Listed in Appendix 5 of the Funding Regulator's register
- Accessible via forcesonline.org.uk/funding
- Compliant with fundraising regulatory requirements

Regulatory Adherence This registration demonstrates:

- Commitment to fundraising best practices
- Adherence to regulatory standards
- Transparent operational procedures
- Professional fundraising governance

Benefits of Registration provides:

- Enhanced donor confidence
- Regulatory oversight
- Professional credibility
- Sector recognition

Compliance Framework Forces Online maintains compliance through:

- Regular regulatory updates
- Adherence to fundraising codes
- Implementation of best practices
- Continuous monitoring of standards

This registration with the Funding Regulator underscores Forces Online's commitment to maintaining the highest standards of fundraising practice and regulatory compliance.

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)

Post-Pandemic Fundraising Environment

Market Saturation Challenges Following the lifting of pandemic restrictions, Forces Online has encountered increased competition in the charitable fundraising sector:

Current Market Conditions

- Significant increase in charity presence at public venues
- Enhanced competition for prime fundraising locations
- Limited availability of traditional fundraising spaces
- Higher demand for community event participation

Impact Assessment This increased competition has resulted in:

- Reduced access to preferred fundraising venues
- Greater difficulty in securing event slots
- Increased competition for donor attention
- Challenges in maintaining consistent presence

Market Pressures Key factors affecting fundraising opportunities:

- Multiple charities competing for similar venues
- Limited number of high-footfall locations
- Increased costs for venue access
- Scheduling conflicts with other organisations

Strategic Implications These challenges necessitate:

- Diversification of fundraising approaches
- Innovation in location selection
- Development of unique fundraising propositions
- Enhanced focus on digital alternatives

Adaptation Strategies Recommended responses include:

- Exploration of alternative venues
- Development of distinctive events
- Focus on unique service offerings
- Enhanced digital presence
- Strengthened community partnerships

This evolving fundraising landscape requires Forces Online to adapt its strategies while maintaining its commitment to effective and efficient fundraising practices.

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 where the chair/secretary Philip Ellaway updates the trustees through the organisations email and meeting structure. The organisation is beginning to use Linked -In 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 began 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

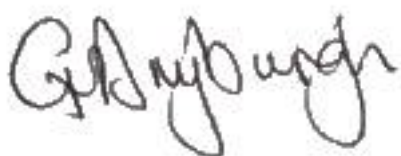
Phil Ellaway	Chair/Secretary		Trustees
David McMullen	Trustees		Trustees
Sean McCallum	Trustee		Trustees
Kevin Mann	Trustee		Trustees
Rebecca Shields	Trustee		Trustees
David Olugboyega	Trustee		Trustees
Ian Barlow	Trustee	16/09/2023 Commenced	Trustees
Michael Breen	Trustee	28/09/2023 Commenced	Trustees

Declarations

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

Signed on behalf of the charity's trustees.

Signature



George Dryburgh - Current Chairman

Signed Off 5th February 2025.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Forces Online CIO

On accounts for the year
ended

5 April 2024

Charity no
(if any)

1188955

Set out on pages

Pages 1 to 5 (One to Five)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2024.

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 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 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.

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: Darren Warren

Date: 25/06/2024

Name: Darren Warren – Paxton Independent Examiners

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

FMAAT

Address:	61a High Street South
	Rushden
	Northants, NN10 0RA

Section B

Disclosure

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	Prior year funds
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	114,356	0	0	114,356	107,164
Charitable activities	0	0	0	0	3,920
Other trading activities	-2,253	0	0	-2,253	5,117
Investments	0	0	0	0	0
Separate material item of income	0	0	0	0	0
Other	0	0	0	0	0
Total	112,102	0	0	112,102	116,201
Expenditure on:					
Raising funds	79,376	0	0	79,376	50,685
Charitable activities	33,138	0	0	33,138	58,772
Separate material item of expense	0	0	0	0	0
Other	0	0	0	0	0
Total	112,515	0	0	112,515	109,457
Net income/(expenditure) before investment gains/(losses)	-412	0	0	-412	6,744
Net gains/(losses) on investments	0	0	0	0	0
Net income/(expenditure)	-412	0	0	-412	6,744
Extraordinary items	0	0	0	0	0
Transfers between funds	0	0	0	0	0
Net Movement in Funds	-412	0	0	-412	6,744
Reconciliation of Funds					
Total funds brought forward	6,744	0	0	6,744	
Total funds carried forward	6,332	0	0	6,332	

Charity no. 1188955

Forces Online CIO

March 2024

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S01 Donations and legacies					
Donations received	101,235	0	0	101,235	89,816
Gift aid tax income	2,095	0	0	2,095	6,271
Income	10,422	0	0	10,422	9,486
Grants received	253	0	0	253	1,591
Bequests and legacies	350	0	0	350	0
	114,355	0	0	114,355	107,164
S02 Charitable activities (inc.)					
Sales	0	0	0	0	3,820
Fees received	0	0	0	0	100
	0	0	0	0	3,920
S03 Other trading activities					
Merchandise Sales (net of costs)	-2,253	0	0	-2,253	5,117
	-2,253	0	0	-2,253	5,117
S04 Investments					
	0	0	0	0	0
S05 Separate material item of income					
	0	0	0	0	0
S06 Other (inc.)					
	0	0	0	0	0
S08 Raising funds					
Fundraising costs	46,272	0	0	46,272	39,201
Goods for resale	74	0	0	74	3,900
Fees for services	33,030	0	0	33,030	7,584
	79,376	0	0	79,376	50,685
S09 Charitable activities					
Gifts/grants given	24,467	0	0	24,467	7,564
Vehicle costs	0	0	0	0	1,240
Travel expenses	238	0	0	238	0
Rent	396	0	0	396	13,884
Insurances	157	0	0	157	157
Repairs & maintenance	869	0	0	869	3,436
Printing/photocopying	176	0	0	176	312
Postage	1,694	0	0	1,694	212

Charity no. 1188955

Forces Online CIO

March 2024

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
Telephone/broadband	103	0	0	103	131
Website	30	0	0	30	187
IT costs	3,640	0	0	3,640	30,284
Audit & accountancy costs	1,368	0	0	1,368	1,315
Other professional fees	0	0	0	0	50
	33,138	0	0	33,138	58,772
S10 Separate material item of expense					
	0	0	0	0	0
S11 Other (exp.)					
	0	0	0	0	0
S14 Net gains/(losses) on investments					
	0	0	0	0	0
S16 Extraordinary items					
	0	0	0	0	0
S17 Transfers between funds					
	0	0	0	0	0
S18 Gains and losses on revaluation of fixe					
	0	0	0	0	0
S19 Other gains/(losses)					
	0	0	0	0	0

Charity Accountancy Statement by Keith Shields. Head of finance.

Forces Online CIO is a charity organisation 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. We are committed to ensuring that the funds we receive are used for the purpose of the charity and growth.

A significant portion of our expenditure is allocated to Information Technology (IT). This may appear high at first glance, but it is important to understand that over 90% of our workload and referrals are managed and supported through our IT systems. As such, these expenses are crucial to maintaining our online presence (hub and communication systems) and providing our services effectively. During this reporting period Forces Online have actively reduced IT costs without a reduction in the performance of services provided.

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 organisation, which allows us to direct more funds towards our charitable activities.

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', with a long horizontal flourish extending to the right.

5th February 2024