

# Armed Forces Bikers Veterans Charity

Scotland · Charity number SC043586

## Details

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Status	Active
Legal form	Unincorporated association
Registered	2012-11-23
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** AFBVC - 26 The Green  
Piercebridge  
Co Durham  
DL2 3SH

**Website** <https://afbvc.co.uk>

## Activities

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**Activities:** 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

**Purposes:** 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**Beneficiaries:** 'Other defined groups', 'Other charities or voluntary bodies'

**Objectives:** 1. 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. 2. To relieve the needs of veterans, former members of the Armed Forces and their immediate dependents who are in charitable need.

## Geography

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- **Main operating location:** Outwith Scotland
- **Geographical spread:** Scotland and other parts of the UK

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£121,473	£123,295	-	0
2024-07-31	£158,814	£119,309	-	0
2023-07-31	£149,772	£60,444	-	0
2022-07-31	£101,296	£117,676	-	0
2021-07-31	£91,051	£77,703	-	0

**Armed Forces Bikers Veterans Charity**

Scotland - Charity number SC043586

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# Accounts

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**Armed Forces Bikers Veterans Charity**



**Report and Financial Statements  
For the year ended 31 July 2025**

**Registered Charity No. SC043586**

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## Legal and Administrative Information

### 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 on 9 June 2012, 30 January 2021 and 27 January 2024.

### Trustees

The Trustees who served during the period were:

Mr S M Regan                      National Chair (appointed 25/01/2025)

Mr WRS Aiken                    Charity Chair (appointed 25/01/2025)

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

## Report of the Trustees

The Trustees present their Annual Report together with the financial statements for the year ended 31 July 2025.

### Objects and Public Benefit

The main effort of the Armed Forces Bikers Veterans Charity (AFBVC) is in the raising and granting of funds to support veterans and their immediate dependents in charitable need, as described in our grant policy and as agreed by the Charity Trustees.

#### Objects

The following Objects are approved by the Charity Commission for England and Wales and The Office of the Scottish Charity Regulator.

1. 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.
2. To relieve the needs of veterans, former members of the Armed Forces, and their immediate dependents who are in charitable need.

#### Public Benefit

The Charity supports veterans who are finding it difficult to make their way in civilian life due to financial circumstances, and regardless of their geographical location within the UK. All Charity Trustees have regard to the Charity Commission's Public Benefit Guidance when exercising any powers or duties to which the guidance is relevant.

We are a UK Armed Forces 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 a sense of purpose through the community we form and the support mechanism to help others to help themselves. 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 that common bond and our fund-raising activities. We foster these communities through a network of 17 Regions (16 regional and one national group).

Although we are a veterans motorcycle group, we do not exclude anyone who wants to help us in our Charity work and who agrees to abide by our Constitution and Bye-Laws.

100% of public donations go to veterans and their families in need. No Trustees or Members of the charity receive any remuneration, payments or benefits from the Charity. All work is carried out by volunteers around their work, family and social commitments.

We seek to work with other veteran-friendly charities or voluntary bodies, in a multi-agency approach, to offer help more efficiently and effectively.

### Structure, governance and management

Administration, coordination of effort, and the day to day management of the Charity is primarily carried out online under the governance of the Board of Trustees (BoT) and in accordance with our Constitution.

At the Annual General Meeting in January 2025 the *2025 to 2028 Manifesto* was approved and adopted by Members. This document outlined the future strategy for the AFBVC and initiated a change in the Trustee structure, effectively splitting the role of Chair into 2 distinct roles:

- The National Chair with a focus on strategy, leadership and maintenance of the AFBVC ethos
- The Charity Chair: responsible for the running of the charity in line with the Charity Commission requirements

In addition a Senior Leadership Team was established consisting of the 2 Chairs and the Vice Chair.

The BoT consists of the legal Trustees (listed above under Legal and Administrative Information), as well as Local Agreement Trustees including the Vice Chairman, Fundraising Manager, Media Manager and Grant Manager (when in post).

The BoT meets monthly during the year, with the exception of January during the purdah period before the Annual General Meeting. The National Chairman attends quarterly Trustee meetings to discuss strategic matters.

As well as having regard to the Charity Commission's Public Benefit Guidance, all decisions are made within the framework of the approved policies and procedures for the Charity.

The BoT is solely responsible for the approval or otherwise of grant applications, which are investigated by nominated Grant Investigators. Grant payments are made by Grant Payment Officers. There are established guides and processes in place for the induction and training of Trustees, Grant Investigators and Grant Payment Officers.

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 held via video conferencing.

Liaison with Members and supporters is managed through the Vice Chair and the network of Regional Representatives, and via information posts on our internal Forum.

## **Achievements and Performance**

### **The economic and social context**

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 BoT is discussing a range of new initiatives suggested by the National Chair and this will continue into the next financial year, to ensure we remain focused on, and responsive to, the current needs of veterans.

The AFBVC Trustees' Grant Policy was monitored and updated throughout the reporting year by the BoT. The latest version (August 2025) is included in this Report.

### **Grants and Campaigns**

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 8-10.

**During this reporting period, we made grants to the value of £122,758.** This is an increase of £3,928 in the funds granted compared to the previous year. This total is broken down as payments of grants totalling £115,758, and £7,000 of designated funds granted to the National Association for Bikers with a Disability (NABD).

The range of grants reflects our Grant Policy, with support to veterans being given in the following and other areas:

- Welfare - no veteran wonders where their next meal is coming from
- Deposits and rent for housing - getting veterans off the streets and into safety
- White goods and household items - to improve their quality of life
- Funding for training courses - getting veterans off benefits, into work, and helping to restore their sense of worth

We also repeated our successful Summer and Winter campaigns, designed to help veteran families with children enjoy the Summer break and the Christmas holidays. Payments made were as follows (note that the Summer Campaign payments often cross the end of the financial year.).

- The Summer 2024 Campaign - a total of £7,050 (21 grant applications).
- The Christmas 2024 Campaign - a total of £16,500 (66 grant applications)
- The Summer 2025 Campaign - a total of £3,000 (10 grant applications).

### **Fundraising and awareness**

Our fundraising initiatives by our regional members continue to raise income in the form of donations to our Charity. As such, again, the fundraising efforts have been outstanding within the reported financial year, with public donations from regional events and social media fundraising.

**The total fundraising income this year was £121,473.** Whilst this represents a decrease of £37,341 on the previous year, it matched the demand for grants and still leaves us with a significant balance. Efforts to increase our grant volume and get the funds out to veterans in need are described in the Future Strategy section below.

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 used by Facebook and other social media, to channel funds to us from an increasing number of online fundraising initiatives.

A range of new publicity material has been developed to support fundraising and membership drives at events we attend. Local Regions continue to look for new opportunities to reach our target demographic. In addition, for the first time we ran a stall at the annual Ride To The Wall at the National Memorial Arboretum, attended by over 6,000 bikes and 12,800 veteran motorcyclists and supporters.

Under the Fundraising Manager we also continue to seek Corporate funding to underpin our Trading Account and pay for the statutory payments we incur as a Charity, for equipment for stalls and to create products to sell.

### **Our volunteers**

The contribution made by volunteers remains outstanding, and a true source of pride for the Charity. As well as forming a community in their own right, Members contribute to fundraising, developing new regional initiatives and meet-ups, and volunteer to become trusted officers such as our Regional Representatives, Grant Investigators and Grant Payment Officers, and as Trustees.

All these activities are carried out in our Members' and active Supporters' free time and without remuneration, payments or benefits from the charity. 100% of publicly donated funds go to support veterans and their immediate dependents in need.

Membership increased over the period the accounts cover from 285 to **333**. Current membership at the time of writing the Report is **347**, and we have more active Regions than ever before. In addition to the Members of the Charity, we have a similar number of active supporters in the Regions.

### **Resources and Policies**

The AFBVC continues to adopt a more professional approach, both in our ways of working and in our image, whilst not losing our amateur, volunteer ethos.

Throughout the year the National Chairman and Board of Trustees worked on a range of new policies to clarify and embed good working practices.

A new website was developed to overcome some of the limitations of the old one, with a new improved Forum for Members and probationers created. The new website [www.afbvc.co.uk](http://www.afbvc.co.uk) makes it easier for both Members and those interested in our work to find out more about the charity and how they can contact us.

This process was undertaken following a review of the UK's *Online Safety Act 2023* and how it applies to our operations. Following this, trusted officers were offered email addresses linked directly to the website to build confidence in those receiving the emails, and a more consistent and professional look to communications. A new Social Media Policy was developed, and access to the Members Forum limited.

A detailed Risk Register was created (See Risk Section below) and a risk review process put in place.

Work began on a new online shop, and this will continue over the next 6 months.

A pressing issue for the AFBVC remains the need to find new opportunities to support veterans and to manage those Grant applications which we do receive. The limiting factor at present is the number of Grant Investigators we have who process such applications and the availability of a dedicated Grant manager to manage the entire process.

### Forum and communications

The old AFBVC forum continued to show decreasing use during this period, and it is hoped that activity will be reinvigorated with the launch of the new website and Forum. Social media sites such as the Facebook Supporters page, are still increasingly used in a vital role towards effective fundraising and communications to the wider community of AFBVC members, veterans and supporters. Most regions now have their own Facebook or WhatsApp groups where they organise their local activities.

### Summary

The key figures for the year quoted above are shown in Table 1 below.

Achievement and Performance	July 2023	July 2024	July 2025
Membership of the Charity	273	285	333
Funds raised (all sources)	£149,772	£158,814	£121,473
Funds granted (all types)	£60,037	£118,830	£122,758

**Table 1: Summary of Achievements and Performance 2023-2025**

In summary, the AFBVC has had an excellent year supporting veterans and their immediate dependants in charitable need, and improving the way we work.

However, we have now generated significantly more funds than we have granted and we are committed to increase our reach with the veteran community and to find new ways to help them (see Future Strategies page 10 for details).

### **AFB Veterans Charity Trustees Grant Policy 2025 (Green state)**

1. The Core Objectives of the AFBVC are:
  - a. 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.

#### **Who we can help**

2. Requests for grant funding are invited from ex-UK 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. If submitted by a Third Party approved by the veteran, the application must be filled in with the name and contact details of the veteran in charitable need
3. A grant applicant must have or be able to quickly obtain Verification of Service (VOS), some form of photo Identification (ID) and a 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. Please do not apply unless you have, or can quickly obtain VOS, ID and VOA. If you have no fixed abode, then you may still apply.
4. 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.
5. Unfortunately we cannot accept requests from veterans who reside outside the UK (temporary residence in the UK will not be accepted).

#### **What we can help with**

6. We make grants in several categories as follows:
  - a. To help veterans and their immediate dependents settle into rented housing through paying for bonds, and 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. Please note: we cannot act as a guarantor.
  - b. Necessary domestic equipment required for basic living needs.
  - c. Short term hardship funds e.g. utility bills, food vouchers, bedding or other essential basic living needs. Sadly, being a small charity, we cannot support any veteran in the medium to long term.
  - d. Support in the clearing of debts for rent, utilities or other such necessary items, subject to an assessment of the likely beneficial impact on the veteran's life.
  - e. Funds for training courses which have a reasonable likelihood of leading to employment for the unemployed, or to help veterans move from minimum wage to a living wage or better.
  - f. Rail, bus or (by exception taxi) expenses for unemployed veterans to and from courses/interviews/meetings that have a reasonable likelihood of leading to employment or to help them to integrate into society.
  - g. Funding for laptops, tablets and phones for digital inclusion purposes. The Royal British Legion (RBL) and the Department for Work & Pensions (DWP) offer funding for the provision of laptops where it is needed to secure training leading to employment. We can supply basic models only (unless needing something specific due to a disability) and only preloaded sim cards for mobile phones.

- 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)*

**7. Please note the following caveats:**

- a. Applicants who apply for a grant for a course that has already been booked, or for 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 AFBVC cannot short cut its decision making processes or checks to meet the deadlines of the applicant or any third parties.*
- b. We never pay public funds into your personal bank accounts. We pay only third party service providers directly, after we have conducted checks.*
- c. We only supply goods from reputable main street retailers - though this can be done either direct or online. We do not order through Amazon, Etsy etc due to difficulty in getting timely refunds/replacements. We are currently unable to supply food vouchers through Tesco.*
- d. 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.*
- e. The total grant limit is set at £3,000 for any veterans (any previous grants will also be included in this total), and will only be exceeded in exceptional circumstances in a crisis situation, if agreed by the AFBVC Trustees.*

**Exclusions**

The AFBVC cannot fund:

- Individuals who have not served in the UK armed forces or are not the immediate dependants of living, ex-armed forces personnel. We regret we cannot support dependants of deceased veterans.*
- Expeditions, academic courses, medical treatment, therapy, holidays and non-NHS approved treatments (or training to deliver such).*
- 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 can be considered for which a business case/justification can be made.*
- Projects concerned with travel, adventure, sports or recreation.*
- Driver training for new drivers. We can only fund one licence category per grant, and only if it is likely to lead to employment. A full UK licence must already be held.*
- Vehicle repairs, funds toward vehicle purchases, servicing, fuel or any other related expense.*
- Gifts or presents including birthdays, Christmas or anniversaries.*
- Support for veterans who are currently serving a custodial sentence - although we can offer support to the veteran's dependants 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.*
- Funerals*

**What happens next?**

- 8. A grant investigator will be in contact by email within 48 hours of receiving your application, this will be from an [@afbvc.co.uk](mailto:@afbvc.co.uk) address. Make sure to also check your spam folder for this email.*

9. *All applicants will receive a response from the AFBVC whether or not their application has been successful. Feedback on grant outcomes is appreciated and is required in support of repeat applications.*
  10. *The AFBVC 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.*
  11. *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 investigator processing your grant.*
  12. **Please note: A grant request will be cancelled if any AFBVC Trustee or Grant Investigator is subjected to abuse or threats whilst considering or processing a grant request. We operate a zero-tolerance policy.**
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## Future Strategy

The AFBVC 2025 to 2028 Manifesto was adopted in January 2025 and outlines the strategic direction for the next 3 years. The headline objectives from the Manifesto are:

- To complete the rebranding from the AFB to the AFBVC
- To widen our provision and charitable activities for the benefit of veterans and their direct dependants
- To encourage regions to support veterans locally through social events and meets
- To encourage the use of social media and other online communications means to help members, supporters and the general public engage with our objectives and ethos.

Significant progress has been made in several areas against the Manifesto, as outlined in Performance and Achievements above, but work will continue into 2026 to embed the infrastructure and approach for sustainable and effective operations.

The National Chairman will also be looking into the need for other new policies, including:

1. Safeguarding Policy: To protect vulnerable individuals, especially children and at-risk adults.
2. Equality and Diversity Policy: To promote an inclusive and fair environment.
3. General Health and Safety Policy: To ensure the safety of volunteers.
4. Conflict of Interest Policy: To manage any potential conflicts among trustees, officers or members with leadership responsibility.
5. Data Protection Policy: To comply with GDPR and protect personal data.
6. New form of Membership Whistleblowing Policy: To encourage the reporting of unethical behaviour to the National Vice Chair. This would be in addition to the Charity Whistleblowing Policy

The Red, Amber and Green states for the Grant process are being amended to reflect any impact of a shortage of resources to manage grants, rather than a shortage of funds. The Policy has also been rewritten for clarity and to offer new categories.

Other ongoing objectives remain the same as outlined last year:

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, Bye-Laws, 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 remain committed to working with other charities and veteran-friendly organisations that assist veterans in need.
4. 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.
5. We will continue to use our online donation services and seek other such donation sites to help raise needed Charity funds.
6. 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 continue to have oversight by an AFBVC Trustee).
7. 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.
8. 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.
9. 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.
10. To continue to improve the public image of the AFBVC and its core mission.

### **Review of the business**

The statement of Receipts and Payments on page 14 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 £3,000.

#### **Profits from AFB Trading Ltd**

The net profits from AFB Trading Ltd will be transferred annually to the AFBVC Charity Account after the acceptance of our accounts at the AGM. Part of the funds within the Trading Account are 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**

Following the *Online Safety Act* and adhering to relevant Government and Charity Commission guidance, the Trustees concluded their assessment of the major online risks to which the Charity is exposed, and systems were 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.

We implemented safety measures based on the identified risks, recorded our assessment and proposed mitigating measures, and put in place a process to review and update the assessment, especially when there are significant changes to the Forum or Ofcom's guidance

With reference to fundraising, 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. We have a comprehensive Fundraising Guide for use in the Regions and nationally.

Armed Forces Bikers Veterans Charity - Report and Financial Statements

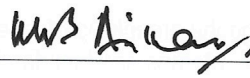
With regard to payments, no individual trustee can authorise any transactions without agreement from the other Trustees, usually through electronic communications. The grant policy has been put in place to guide the specific allocations of funds towards our Charity objectives, and we have a detailed Financial Management Policy and Handling Money Policy.

One improper payment was identified following a sophisticated scam. The scam email was received on 25 November, utilising enough detail of our internal way of communicating to convince the recipient it was a genuine request for funds. Enhanced procedures were then put in place to manage future payments both for grants and non-grant requests, action on suspected fraud attempts and longer-term actions to manage the workload of AFBVC Trustees. Action Fraud and the Charity Commission were informed throughout. The payment (£980) was refunded to us in full by the bank following a review of the situation.

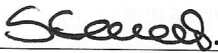
Approved by the Trustees on 31 January 2026 and signed on their behalf by:



Mr S Regan - National Chair



Mr WRS Aiken - Charity Chair



Mrs S Edwards - Treasurer



Mr I McCormick - Secretary

**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 2025 which are set out on pages 14 to 15.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider the audit requirement of Regulation 10(1)(d) of the Accounts Regulation does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the Regulation 11 of the 2006 Accounts Regulations. 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 I do not express an audit opinion on the view given by the accounts.

**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 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations
  - 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*

31 January 2026

**Armed Forces Bikers Veterans Charity**

**Receipts and Payments Account**

**For the year ended 31 July 2025**


<b>Receipts</b>	Unrestricted	Designated	<b>2025</b>	<b>2024</b>
	Funds	Funds	<b>Total</b>	<b>Total</b>
	£	£	<b>Funds</b>	<b>Funds</b>
			£	
Donations and fundraising activities	109681	-	109681	145827
AFB Trading Ltd donation	10531	-	10531	11000
Paypal Giving Fund	<u>1261</u>	<u>-</u>	<u>1261</u>	<u>1987</u>
<b>Total receipts</b>	121473	-	121473	158814
<b>Payments</b>				
Grants	115758	7000	122758	118830
Depreciation on Computer Equipment	72	-	72	24
Insurance	146	-	146	146
Grant database	259	-	259	259
Sundry	<u>60</u>	<u>-</u>	<u>60</u>	<u>50</u>
<b>Total payments</b>	<b>116295</b>	<b>7000</b>	<b>123295</b>	119309
<b>Excess of receipts over payments</b>	<b>5178</b>	<b>(7000)</b>	<b>(1822)</b>	39505
<b>Retained funds brought forward</b>	<b>154733</b>	<b>152</b>	<b>154885</b>	<b>115380</b>
Transfer between funds	<u>(7000)</u>	<u>7000</u>	<u>-</u>	<u>-</u>
<b>Retained funds for the year</b>	<b><u>£152911</u></b>	<b><u>£152</u></b>	<b><u>£153063</u></b>	<b><u>£154885</u></b>


**Armed Forces Bikers Veterans Charity**  
**Statement of Assets**  
**For the year ended 31 July 2025**

	Unrestricted Funds	Designated Funds £	2025 Total Funds £	2024 Total Funds £
<b>Investment</b>	1	-	1	1
<b>Fixed Assets</b>				
Computer Equipment	262	-	262	334
<b>Current Assets</b>				
Cash at bank	147062	152	147214	153064
Other Debtors	2976	-	2976	137
Pay Pal	<u>2610</u>	<u>-</u>	<u>2610</u>	<u>1349</u>
	152648	152	152800	<u>154550</u>
<b>Total Assets</b>	<b><u>£152911</u></b>	<b><u>£ 152</u></b>	<b><u>£153063</u></b>	<b>£154885</b>
<b>Reserves</b>				
Balance brought forward	154733	152	<b>154855</b>	115380
Transfer between funds	(7000)	7000	-	-
Excess of receipts over payments	<u>5178</u>	<u>(7000)</u>	<u>(1822)</u>	<u>39505</u>
	<b><u>£150877</u></b>	<b><u>£ 152</u></b>	<b><u>£153063</u></b>	<b>£154885</b>

Approved by the Trustees on 31 January 2026 and signed on their behalf by:

  
 \_\_\_\_\_  
 Mr S Regan - National Chair

  
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 Mr WRS Aiken - Charity Chair

  
 \_\_\_\_\_  
 Mrs S Edwards - Treasurer

  
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 Mr I McCormick - Secretary