



# 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)



*Definition: “Forces Online” means both Forces Online CIO Registered Charity (England & Wales) Reg No. 1188955 & Forces Online Scotland (Scotland) SC050678 Unless the Policy indicates it refers to Forces Online CIO or Forces Online Scotland.*

*Definition: “Beneficiary” means someone that has come to Forces Online for help and been supported by the charity. They can also be referred to as clients.*

*Definition: “Agency” means a third-party organisation that can refer veterans, their families, and dependents to Forces Online. The client must have agreed for the agency to share information, and the agency must confirm that they have checked the clients military id. An agency can be any registered organisation that directly/indirectly supports the armed forces community.*

*Definition: “staff” means an official Forces Online staff member offering support/advice on behalf of the charity. They can also be known as employees, volunteers, team members, trustees.*

## Financial Support Policy

### Introduction

The financial support policy written in conjunction with our support criteria document outlines how to apply any restriction placed on further financial help. Our teams are expected to follow the guidelines with no exceptions. They can escalate any returning severe circumstances to our management team for consideration.

### What is Financial Support

Forces Online can support a beneficiary for a short time only. It is designed as a stop gap whilst the charity can identify local support for the client, who will be expected to follow any advice and guidelines because of any support offered. The start date of the support will be the official date when the support was given not when we were first approached. i.e. on a receipt or email offer. We no longer give any direct payments and will require any beneficiaries that have food voucher donations or other payment settlements to be evidenced by the production of receipts.

### 12 Month Rule

The follow-up support offered by Forces Online is designed to try and self-empower clients to control and manage their finances. In line with other support organisation Forces Online has adopted a no return for further financial help within 12 months of help being provided through any Financial Support system. which is all part of the Tom Howat Memorial Hardship Fund. The date of the last financial support will be kept and checked against any further applications/referrals. The date will start from the actual date support was given or stated in an email to the beneficiary, which will be used for an automatic refusal. We would, however, continue to try and help the beneficiary through are signposting and external referral system. Where the circumstances are severe these requests will be

escalated to our senior managers.

## **Self-Empowerment/Control**

Following any support financial support offered by Forces Online through the Tom Howat Memorial Hardship Fund we would expect:

- Phone or VirtualHub follow-up sessions to address long-term support and how beneficiaries can avoid further agency support requests.
- Benefits checks to ensure that all entitled benefits are being claimed for. or.
- Review of current employment if employed.
- Review of income and expenditure. (Bank and other financial records).
- Identification of possible future issues and how to ask for support before it happens.
- How to access other financial support agencies.

Where a beneficiary does not complete any or all the listed support areas this may affect any future financial support from Forces Online.

Whilst as an organisation “whilst we will not leave anyone behind, we do not have the ability to carry you” and we would expect like in the forces where you would have done what it takes to get the job done, the same still applies.

## **Bank Statements**

In our first line of defence again combating the fight against hardship this will need to be proved. It will also help us identify how we can support beneficiaries.

3 x bank statements give a good financial window of a potential client and identifies where they are in terms of our Help criteria which grades people into support categories which are: Welfare (always present in most of our sections), homelessness, hardship, breadline, average, and secure which relate to financial levels. This document which we regularly refer to was passed by the charity commission when we first registered and is still current today. It is not published by can be shown to beneficiaries in meetings on the Virtualhub as part of the Self-Empowerment/Control phase of financial recovery.

## **Help Provided**

We can help short term with:

- Food Vouchers (We usually ask for your local store).
- Phones (budget).
- Sim Cards - Free 6xmonth calls and text and 40Gb a month. (Homeless, Unemployed and Hardship)
- Laptops (Hardship and Unemployed).
- Some minor financial issues,
- Support packages that may include accommodation or movement as identified by our own welfare team.

Note - Budget phones cost around £20 Laptops are refurbished and cost around £80 you will need to prove your financial situation to qualify. We do not support applications just for

online training or to work for another support agencies. We can provide both phones and laptops as a paid service if you do not qualify for a donated item).

**Administrational Support/Referrals**

We are happy to look at individual cases in the VirtualHub <https://www.virtualhub.uk> between 10am and 4pm Monday to Friday or in other arranged sessions where we can offer administrative support and guidance. A full list of our referral or linked support providers can be found in our information service called the Veterans Directory <https://www.veteransdirectory.uk>

For direct welfare support for mental health issues please visit <https://www.welfaresupport.net>

More information about the rest of our services and contact system can be found on our main charity website <https://www.forcesonline.org.uk>

**Change Record**

Date of Change:	Changed By:	Comments:
05/10/2024	LC	