



# Forces Online CIO

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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 Northern Ireland Application in progress Unless the Policy indicates it refers to Forces Online CIO, Forces Online Scotland or Forces Online Northern Ireland.

**Definition:** "Agency" any Localised registered organisation or government body that supports armed forces veterans and their dependents. (They will need to prove their identity via an official email address and have a checkable registration). Please note that if you are already dealing with an agency then you will need to go back to them. We cannot help individuals that are currently receiving help from 1 or more agencies. We know that some of the agencies give different support. In this case the agency themselves should complete any requests.

**Definition:** "Beneficiary or client" means the person who will need to be an armed forces veteran with a verified service id.

**Definition:** "Laptop or Smartphone" means a new/reconditioned device with a working operating system, that has been tested by the Forces Online team responsible for the supply of the device.

**Definition:** "Mobile and or Sim" means a budget mobile phone with a charity sim card for free calls/text and amount of data.

**Definition:** "Food Aid" means a food voucher to a pre-determined shopping chain. This is short term only, whilst our admins support the transition to local agencies better placed to help.

**Definition:** "Financial Aid" means other financial support which has been very occasional. We often advise on signposting to bigger charities that are more able to help.

**Definition:** "Terms and Conditions" means the contractual obligations between Forces Online, the agency requesting the support and the beneficiary receiving support.

**Definition:** "Localised" means the agency has a local representation in the same county as the beneficiary.

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## TOM HOWAT MEMORIAL HARDSHIP FUND

## Donations & Financial Support - Terms and Conditions

**Eligibility:** UK Veterans only

**Website:** <https://www.veteranshardship.uk>

### Application Requirements

All referrers—whether individual veterans or agencies acting on their behalf—must complete the full application before any financial or donation support can be approved and actioned.

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## 1. Veteran Verification

Veterans must have served in the British Armed Forces and provide electronic confirmation of service through:

- Veterans ID card, or
- Other acceptable proof of service

### Address Verification:

- Full Bank statements showing current address, OR
- If bank statements don't show current address: proof of address document dated within the last month

**Homeless Veterans:** Those unable to provide documentation due to homelessness must apply through an agency.

**Important:** Applications cannot be processed without complete documentation.

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## 2. Agency Requirements

Agencies must be:

- A registered organisation or government body supporting armed forces veterans
- Able to demonstrate local representation (same county as beneficiary) or active work with the beneficiary

Forces Online conducts identity checks on all new agencies through official email addresses and verifiable registration.

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## 3. Service Confirmation

Agencies must obtain confirmation that the beneficiary served in the British Armed Forces, including:

- Service number
- Dates of service

**MOD Veteran Definition:** Anyone who has served for at least one day in Her Majesty's Armed Forces (Regular or Reserve), or Merchant Mariners who have seen duty on legally defined military operations. Veterans must have already left the Armed Forces.

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## 4. Evidence of Need

Agencies must provide evidence demonstrating why the veteran requires donated devices or financial assistance, such as:

- **Employment-Related:** Actively seeking employment, engaging in job training, or skills development
  - **Benefit Recipients:** Receiving benefits/support that prevents them from working
  - **Social Isolation:** Isolated with limited means of contact with the outside world
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## 5. Beneficiary Documentation & Eligibility by Support Type

### Required Documentation:

- Permanent checkable address (or homeless status)
- UK bank account
- **Three recent FULL bank statements**
- Income and expenditure evidence

### Support-Specific Eligibility:

#### Laptops:

- Permanent address required (temporary accommodation not accepted)
- Evidence of working toward self-sufficiency

#### Budget Mobile Phones & SIMs:

- Available for veterans with hardship evidence through bank statements and income/expenditure
- Includes homeless veterans

#### Food Aid Vouchers:

- Available short-term for any veteran proving hardship
  - Provided while transitioning to local agencies for ongoing support
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## 6. Financial Assessment

**Bank Statement Review: FULL bank statements are required.** Applications are assessed based on disposable income that could be used for food or essential items for communication and skill development.

### Insufficient Justification:

- Simply stating "needed for online courses" is not acceptable
- Full valid reasons required

### Account Discrepancies:

- Money transfers between accounts without showing basic income/expenditure will delay applications
- Evidence of all accounts used for income and expenditure may be requested
- **Full bank statements must show complete transaction history**

**Decisions are made based on financial circumstances and evidence provided.**

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### Application Submission & Support

**Phone:** 0300 300 2288

**Email:** [len.chappell@forcesonline.org.uk](mailto:len.chappell@forcesonline.org.uk)

### Processing Schedule:

- Applications processed every weekday morning
- Afternoon submissions processed the next working day

### Support Available:

- Monday to Friday, 10am - 4pm
- Veterans VirtualHub: <https://www.virtualhub.uk>

## Change Record

Date of Change:	Changed By:	Comments:
27/05/2023	LC/RM	Terms and Conditions adopted by the Trustees 27/05/2023
16/01/2025	LC/RM	Policy updated re: link and bank details 16/01/2025
20/10/2025	LC/RM	Combined Policy for donations and financial support