

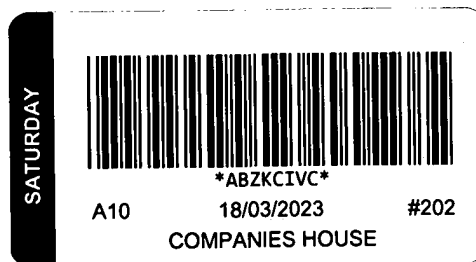
# ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC

## Report of the Directors and Unaudited Financial Statements

### Period of accounts

**Start date:** 01 July 2021

**End date:** 30 June 2022



**ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC**  
**Contents Page**  
**For the year ended 30 June 2022**

Company information	3
Directors' report	4
Accountants' report	5
Income statement	6
Statement of financial position	7
Notes to the financial statements	8
Detailed income statement	10

**ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC**  
**Company Information**  
**For the year ended 30 June 2022**

**Directors**

Dereck Hardman  
Paul Johnson

**Registered Number**

10251007

**Registered Office**

73 SUTTON HOUSE ROAD  
HULL  
EAST YORKSHIRE  
HU8 0NJ

**Accountants**

Accountants of Worcester (AOW) Ltd  
registered address  
20-22 Wenlock Road  
London  
N1 7GU

**ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC**  
**Directors' Report**  
**For the year ended 30 June 2022**

**Director's report and financial statements**

The directors present his/her/their annual report and the financial statements for the year ended 30 June 2022.

**Principal activities**

Principal activity of the company during the financial year was of ...promoting the wellbeing of Armed Forces and veterans within communities.

**Directors**

The directors who served the company throughout the year were as follows:

Derek Hardman

Paul Johnson

**Statement of directors' responsibilities**

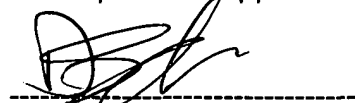
The directors are responsible for preparing the directors' report and the financial statements in accordance with applicable law and regulations and in accordance with United Kingdom Generally Accepted Accounting Practice.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (Financial Reporting Standard 102). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and the profit or loss of the company for that period. In preparing these financial statements, the directors are required to :

- select suitable accounting policies and then apply them consistently
- make judgements and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The directors are responsible for the maintenance and integrity of the corporate and financial information included on the company's website. Legislation in the United Kingdom, governing the preparation and dissemination of financial statements, may differ from legislation in other jurisdictions

This report was approved by the board and signed on its behalf by:



Dereck Hardman  
Director

Date approved: 08 March 2023

# ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC

## Accountants' Report

For the year ended 30 June 2022

### Accountant's report

You consider that the company is exempt from an audit for the year ended 30 June 2022 . You have acknowledged, on the balance sheet, your responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. These responsibilities include preparing accounts that give a true and fair view of the state of affairs of the company at the end of the financial year and of its profit or loss for the financial year.

In accordance with your instructions, we have prepared the accounts which comprise the Profit and Loss Account, the Statement of Comprehensive Income, the Balance Sheet, the Statement of Changes in Equity and the related notes from the accounting records of the company and on the basis of information and explanations you have given to us.

We have not carried out an audit or any other review, and consequently we do not express any opinion on these accounts.

Accountants of Worcester (AOW) Ltd

30 June 2022

Accountants of Worcester (AOW) Ltd

registered address

20-22 Wenlock Road

London

N1 7GU

08 March 2023

**ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC**  
**Income Statement**  
**For the year ended 30 June 2022**

	<b>Notes</b>	<b>2022</b> £	<b>2021</b> £
<b>Turnover</b>		2,923	562
Cost of sales		0	(58)
<b>Gross profit</b>		<u>2,923</u>	<u>504</u>
Selling and distribution costs		(290)	(410)
Administrative expenses		(1,147)	(134)
<b>Operating profit/(loss)</b>		<u>1,486</u>	<u>(40)</u>
<b>Profit/(Loss) on ordinary activities before taxation</b>		<u>1,486</u>	<u>(40)</u>
Tax on profit on ordinary activities		0	0
<b>Profit/(Loss) for the financial year</b>		<u><u>1,486</u></u>	<u><u>(40)</u></u>

**ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC**  
**Statement of Financial Position**  
**As at 30 June 2022**

	Notes	2022 £	2021 £
<b>Current assets</b>			
Cash at bank and in hand		1,789	303
<b>Creditors: amount falling due within one year</b>	3	0	1
<b>Net current assets</b>		<u>1,789</u>	<u>304</u>
<b>Total assets less current liabilities</b>		1,789	304
<b>Creditors: amount falling due after more than one year</b>	4	(340)	(340)
<b>Net assets</b>		<u>1,449</u>	<u>(36)</u>
<b>Capital and reserves</b>			
Profit and loss account	5	1,449	(36)
<b>Shareholder's funds</b>		<u>1,449</u>	<u>(36)</u>

For the [1/7/21 to 30/6/22] the company was entitled to exemption from audit under section 477 of the companies act 2006 relating to small companies.

Directors' responsibilities:

1. The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.
2. The directors acknowledge their responsibilities for complying with the requirements of the companies act 2006 with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime of Part 15 of the Companies Act 2006.

The financial statements were approved by the board of directors on 08 March 2023 and were signed on its behalf by:



Dereck Hardman  
Director

# ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC

## Notes to the Financial Statements

For the year ended 30 June 2022

### General Information

ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC is a private company, limited by shares, registered in , registration number 10251007, registration address 305 GANSTEAD LANE (WEST), GANSTEAD, BILTON, Hull, HU11 4BJ.

The presentation currency is £ sterling.

### 1. Accounting policies

#### Significant accounting policies

##### Statement of compliance

These financial statements have been prepared in compliance with FRS 102 – The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

##### Basis of preparation

The financial statements have been prepared under the historical cost convention as modified by the revaluation of land and buildings and certain financial instruments measured at fair value in accordance with the accounting policies.

The financial statements are prepared in sterling which is the functional currency of the company.

##### Turnover

Turnover comprises the invoiced value of goods and services supplied by the company, net of Value Added Tax and trade discounts.

##### Website cost

Planning and operating costs for the company's website are charged to the income statement as incurred.

##### Financial instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

### 2. Average number of employees

Average number of employees during the year was 0 (2021 : 0).



**ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2022**

**3. Creditors: amount falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Other Creditors	0	(1)
	<u>0</u>	<u>(1)</u>

**4. Creditors: amount falling due after more than one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Director Loan: Derek Hardman	340	340
	<u>340</u>	<u>340</u>

**5. Profit and loss account**

	<b>2022</b>
	<b>£</b>
Balance at 01 July 2021	(37)
Profit for the year	1,486
Balance at 30 June 2022	<u>1,449</u>

**ARMED FORCES & VETERANS' BREAKFAST CLUBS CIC**  
**Detailed Income Statement**  
**For the year ended 30 June 2022**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Turnover</b>		
Club donations from Merch	323	0
Direct donations	2,600	0
Commission from Companies and Merch	0	562
	<u>2,923</u>	<u>562</u>
<b>Cost of sales</b>		
Fundraising costs	0	58
	<u>0</u>	<u>(58)</u>
Gross profit	<u>2,923</u>	<u>504</u>
<b>Selling and distribution costs</b>		
Advertising	90	410
Exhibitions	200	0
	<u>(290)</u>	<u>(410)</u>
<b>Administrative expenses</b>		
Accountancy Fees	0	120
Legal and Professional Fees (Allowable)	480	0
Bank Charges	84	14
Repairs & Renewals	584	0
Sundry Expenses	(1)	0
	<u>(1,147)</u>	<u>(134)</u>
Operating profit/(loss)	<u>1,486</u>	<u>(40)</u>
<b>Profit/(Loss) on ordinary activities before taxation</b>	<u>1,486</u>	<u>(40)</u>
<b>Profit/(Loss) for the financial year</b>	<u><u>1,486</u></u>	<u><u>(40)</u></u>

**ARMED FORCES & VETERANS'**  
**BREAKFAST CLUBS CIC**  
73 SUTTON HOUSE ROAD  
HULL  
EAST YORKSHIRE HU8 0NJ  
United Kingdom  
Email : dereck.hardman@hamon.com

## **Profit & Loss Report**

For the period 01/07/2021 to 30/06/2022

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<b>Account</b>		
<b>Turnover</b>		
Club donations from Merch		£323.33
Direct donations		£2,600.00
		<b>£2,923.33</b>
<b>Gross Profit</b>		<b>£2,923.33</b>
<b>Selling and Distribution Costs</b>		
Advertising	£90.00	
Exhibitions	£200.00	
		<b>(£290.00)</b>
<b>Administrative Expenses</b>		
Legal and Professional Fees (Allowable)	£480.00	
Bank Charges	£83.83	
Repairs & Renewals	£583.80	
		<b>(£1,147.63)</b>
<b>Operating Profit</b>		<b>£1,485.70</b>
<b>Profit on ordinary activities before taxation</b>		<b>£1,485.70</b>
<b>Net Profit</b>		<b>£1,485.70</b>

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**CIC 34****Community Interest Company Report**

**For official use**  
(Please leave blank)

*Please  
complete in  
typescript, or  
in bold black  
capitals.*

**Company Name in  
full**

ARMED FORCES & VETERANS' BREAKFAST  
CLUBS CIC

**Company Number**

10251007

**Year Ending**

(30/06/22)

*(The date format is required in full)*

**Please ensure the company name is consistent with the company name entered on the accounts.**

This template illustrates what the Regulator of Community Interest Companies considers to be best practice for completing a simplified community interest company report. All such reports must be delivered in accordance with section 34 of the Companies (Audit, Investigations and Community Enterprise) Act 2004 and contain the information required by Part 7 of the Community Interest Company Regulations 2005. For further guidance see chapter 8 of the Regulator's guidance notes and the alternate example provided for a more complex company with more detailed notes.

**(N.B. A Filing Fee of £15 is payable on this document. Please enclose a cheque or postal order payable to Companies House)**

**PART 1 - GENERAL DESCRIPTION OF THE COMPANY'S ACTIVITIES AND IMPACT**

In the space provided below, please insert a general account of the company's activities in the financial year to which the report relates, including a description of how they have benefited the community.

The main purpose of the 'Armed Forces & Veterans Breakfast Clubs CIC' is to act as a formal representation of affiliated individual Armed Forces & Veterans Breakfast Clubs, to provide an umbrella of support for the growing number of over now over 420 clubs in 14 countries around the globe, to enable them to be supported by the Armed Forces Covenant, the MOD, and military/veteran support organisations & charities, presenting tangible access to Armed Forces Veterans, their dependants and families.

The CIC supports the clubs themselves, whose main purpose is to end the social isolation of veterans, the most common denominator in Armed Forces Veterans' mental health issues and suicides.

*(Please continue on separate continuation sheet if necessary.)*

## PART 1 - CONTINUED

of the individual Armed Forces & Veterans Breakfast Clubs is to provide familiar, safe, friendly and informal environments for veterans to 'return to the tribe', have breakfast together in the company of other veterans, to enjoy the camaraderie and banter and they support each other 'naturally' due to their military 'conditioning'.

YouGov research undertaken in September 2017 found that:-

*41% of British Armed Forces veterans felt lonely or isolated after leaving the military  
34% said they had felt overwhelmed by negative feelings, and over a quarter (27 per cent) admitted to having suicidal thoughts after finishing their military service.*

*More than three in ten (31 per cent) admitted they have just one or no close friends.  
53% would be unlikely to discuss any feelings of loneliness with a family member or close friend, which suggests there is limited support for these veterans.*

*The most common reasons veterans gave for feeling lonely and isolated included: 41% said losing touch with friends in the Armed Forces, 33% said physical or mental health issues and 23% admitted to struggling to relate to anyone in civilian life"*

Because of the difficulties GDPR has created for the storage of data, and because we have deliberately adopted a more 'informal' approach, we do not record the numbers, but we estimate from Facebook Group membership, and the popularity/'hits' on the AFVBC Facebook page <https://www.facebook.com/afvbcnet>, there are around a quarter of a million veterans & family members involved, and this number increases daily.

This alone, and the fact that since I first began to promulgate the model, we have founded more than one affiliated Armed Forces & Veterans Breakfast Club every week since June 2014, and given rise to innumerable 'copy-cat' versions in several countries as well as the UK. I was in fact recognised for my work with a Prime Ministers 'Point of Light Award', <https://www.pointsoflight.gov.uk/armed-forces-and-veterans-breakfast-clubs/> such has been the success.

The organisation has continued to serve veterans, and the organisation has grown, gaining, more and more recognition from Government, the Covenant, Local Authorities, HMPPS, the NHS and the FA.

We started our first Armed Forces & Veterans Breakfast Club in the 'Stadium of Light', supported by Sunderland Association Football Club in November 2022, with interest now from several other AFCs around the UK.

We now have several prisons running AFVBCs, and we have been invited to present at the HMPPS Forum in Birmingham at the end of March 2023, with a view to starting an AFVBC in 260+ HMPs around the UK.

We started our third NHS Hospital AFVBC in Stoke Mandeville Hospital only last week.

The CIC is the umbrella organisation to a fantastic success story, largely unrecognised outside of military/veterans' circles, but it has saved many lives (I've had the conversations and messages which prove it!).

**PART 2 – CONSULTATION WITH STAKEHOLDERS** – Please indicate who the company's stakeholders are; how the stakeholders have been consulted and what action, if any, has the company taken in response to feedback from its consultations? If there has been no consultation, this should be made clear.

The stakeholders are Armed Forces veterans, often serving personnel, and their families. We discovered from the inception of the organisation that this 'informal' approach has been extremely successful, and this is backed up by Academic Research (copy enclosed) published on 'Sage' by a Doctor Jim McDermott, Associate Tutor at The University of Leicester <https://journals.sagepub.com/doi/10.1177/1360780420905845>

His research interests focus on the experiences of Armed Forces veterans particularly those who succeed in civilian life, and this research confirmed our model was exceptionally successful.

Dr McDermott was assisted in his study by our organisation, and this in itself indicates the great success of the organisation.

If this is not enough, we ask our members to provide feedback; we have a CIC-supported website [www.afvbc.NET](http://www.afvbc.NET) with a page where we publish submitted testimonials by attendees of clubs from around the world <https://www.afvbc.net/testimonials/>

Here is an example submitted by a female veteran called 'Lisa':

*I have always had the feeling that I don't belong anywhere, it was a very lonely feeling. Due to illness I had to stop working, which made the isolation even harder for me. I came across the Hartlepool Veterans Breakfast Club one day while browsing on Facebook. I joined the group and decided to go along one Saturday morning, I was only going to stay for half an hour. Due to having CPTSD, I have severe anxiety and panic attacks, I walked into the group and sat down. Within 5 minutes I felt like I was home, it was what I had been missing and searching for. I stayed for hours, I can't put into words what been in this group has done for me. I have made good friends and we do all sorts outside of the group, the banter and support is amazing. This group has been a lifeline for me and others in the group. I would really recommend you go and join the group in your area.*

**PART 3 – DIRECTORS' REMUNERATION** – if you have provided full details in your accounts you need not reproduce it here. Please clearly identify the information within the accounts and confirm that, "There were no other transactions or arrangements in connection with the remuneration of directors, or compensation for director's loss of office, which require to be disclosed" (See example with full notes). If no remuneration was received you must state that "no remuneration was received" below.

There were no other transactions or arrangements in connection with the remuneration of directors, or compensation for director's loss of office, which require to be disclosed

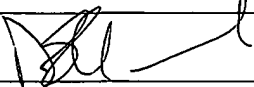
**PART 4 – TRANSFERS OF ASSETS OTHER THAN FOR FULL CONSIDERATION** – Please insert full details of any transfers of assets other than for full consideration e.g. Donations to outside bodies. If this does not apply you must state that "no transfer of assets other than for full consideration has been made" below.

No transfer of assets other than for full consideration has been made

**PART 5 – SIGNATORY (Please note this must be a live signature)**

The original report must be signed by a director or secretary of the company

Signed



Date

(DD/MM/YY)

30/06/2022

Please note that it is a legal requirement for the date format to be provided in full throughout the CIC34 report.

Applications will be rejected if this information is incorrect.

Office held (delete as appropriate) Director/Secretary

You do not have to give any contact information in the box opposite but if you do, it will help the Registrar of Companies to contact you if there is a query on the form. The contact information that you give will be visible to searchers of the public record.

Dereck Hardman	
73 Sutton House Road	
Hull	
HU8 0NJ	Tel 07867 301603
DX Number	DX Exchange

**When you have completed and signed the form, please attach it to the accounts and send both forms by post to the Registrar of Companies at:**

*For companies registered in England and Wales:* Companies House, Crown Way, Cardiff, CF14 3UZ  
DX 33050 Cardiff

*For companies registered in Scotland:* Companies House, 4<sup>th</sup> Floor, Edinburgh Quay 2, 139  
Fountainbridge, Edinburgh, EH3 9FF DX 235 Edinburgh or LP – 4 Edinburgh 2

*For companies registered in Northern Ireland:* Companies House, 2nd Floor, The Linenhall, 32-38  
Linenhall Street, Belfast, BT2 8BG

founder@afvbc.NET

01482 787767 (work office – daytime)

**(N.B. Please enclose a cheque for £15 payable to Companies House)**