



# Forces Online CIO

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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: “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).*

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

*Definition: “Laptop” 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: “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.*

*Definition: “Hardship” means the beneficiary must prove beyond reasonable doubt that their monthly income is causing issues where they are financially struggling to meet their daily living requirements which is evidenced on their bank statements and income and expenditure sheet.*

## LAPTOP TERMS & CONDITIONS

The following terms and conditions must be met by the authorising agency and the requesting beneficiary for Forces Online to supply a Laptop (New or reconditioned) from the Laptops for Veterans project which is part of the Tom Howat Memorial Hardship support.

<https://www.veteranshardship.uk>

1. The agency must be a registered organisation or government body that exists to support armed forces veterans. Forces Online will conduct ID checks on any new agencies or government bodies that have not previously used the service. It must have local representation i.e., in the same county as the beneficiary.
2. The agency must have confirmation that the beneficiary has previously served in the British Armed Forces with a confirmed service number and dates served. **The Ministry of Defence (MOD) defines a veteran as: “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.” Under the definition, veterans have already left the Armed Forces. Please ensure that the armed evidence is provided on the application.**
3. The agency must have evidence to confirm why the veteran needs a device that they cannot afford to buy themselves. This usually is because they are:
  - Trying to get back on their feet following hardship issues (see definition above), i.e., Engaged in finding suitable employment. Job hunting, training & development.

- A veteran that is isolated and has limited means of social contact with the outside world.
4. The beneficiary must be able to confirm to the agency that they have a permanent checkable address, and a U.K. bank account with evidence of three recent bank statements. We only provide basic mobile phones to homeless veterans. (See <https://www.welfaresupport.net/phones>)
  5. Forces Online may require evidence of looking for work and any training courses the veteran has signed up for if the laptop is not for cases involving isolation.
  6. The agency will be responsible for checking that the laptop is used for the purpose it was requested for Forces Online will check to see if the laptop is a permanent donation or a short term lend.
  7. As part of the agreement with the agency and beneficiary, the beneficiary will need to access the <https://www.virtualhub.uk> and identify themselves to the admin staff who will then be on hand for any tech or administration issues in connection with the supplied device. The details of this will be supplied with the device.
  8. Both the agency and the beneficiary will be required to sign a contract detailing and confirming the terms and conditions relating to Laptops for Veterans which will also detail technical issues arising with the device, security of the device, and any training the veteran may need in the use of the device.
  9. If a device is not longer needed Forces Online may arrange shipment back to one of our offices from the agencies address.

**HARDSHIP NOTE PLEASE READ and see diagram below.**

Because of limited funds Laptop requests are decided on the evidence provided i.e. Bank Statements and Income and Expenditure sheet. Ideally, they must prove beyond reasonable doubt that the beneficiary cannot afford to pay around £200 for a laptop. We realise that checking the statements can be very time consuming and wasting. i.e. we are looking for evidence of beneficiaries struggling to meet their financial commitments. Beneficiaries that show any disposable income who can afford to purchase their own Laptop will be refused. We are not expecting agents to fully complete these checks but as a quick reference they should look at the balances at the top of statements so that they are not misleading beneficiaries.

Generally, we do not publish the documents required to make decisions. For a laptop we expect the Hardship Criteria to be satisfied. For example, someone may lose their job for several reasons and where they have for instance two months' money or a larger payout, we would not consider them for hardship at that time, but later if they really struggle to make ends meet this is something we would look at. We are looking for evidence to prove this is the case. Some of the refusals include:

- Juggling money between accounts where the team cannot see the whole picture.
- The statements and the income and expenditure sheets do not match.
- Account statements showing disposable income being used on other items. "Gross disposable household income is the amount of money that individuals in the household

sector can spend or save after income once normal financial commitments have been met". Netflix, takeaways, holidays, excessive food and drink, socialising, buying goods from amazon, etc are all examples of using disposable income. People who are suffering from Hardship do not have these luxuries.

- Purely being unemployed on its own does not constitute hardship, this is decided purely by the beneficiary's current financial situation.

HOMELESSNESS	HARDSHIP	UNEMPLOYED	BREADLINE	AVERAGE	SECURE
<b>PERSONAL CIRCUMSTANCES</b> <b>All are dependent on the information below.</b> Green = Yes. Red = No. Orange = Need Benefit Calculator.					
Welfare – Yes	Welfare – Yes	Welfare – Yes	Welfare – Yes	Welfare – Yes	Welfare – No
Laptop – No	Laptop – Yes	Laptop – Yes	Laptop – No	Laptop – No	Laptop – No
Phone – Yes	Phone – Yes	Phone – Yes	Phone – No	Phone – No	Phone – No
Food Vouch – Yes	Food Vouch – Yes	Food Vouch – Yes	Food Vouch – Pos	Food Vouch – No	Food Vouch – No
Veterans in the Neighbourhood					
Are you the person with the homelessness issue?	Are you the person with the hardship issue?	Are you the person with the Unemployment issue?	Are you the person that is finding hard to make ends meet?	Is the reason for the contact about you or someone else?	Is the reason for the contact about you or someone else?
Are you/they	Do you/they	Are you/they	What do	What is the	What is the

Part of our extensive charitable aims criteria

Whilst we cannot publish the full documents, we are happy to discuss their relevance in meetings with the agents and/or beneficiaries between Mon-Fri 1030 am 3.00pm

In the Veterans VirtualHub [virtualhub.uk](https://virtualhub.uk) no appointment necessary.

We can arrange times outside of the able in advance if this is the case

Please call 0300 300 2288 or drop us a message though our Live chat

Show on all our websites.

## 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
23/06/2025	LC/RM	Policy updated to include hardship criteria.