



**Royal Air Force
Benevolent Fund**

**ANNUAL REVIEW
AND IMPACT
REPORT 2018**

**Royal Air Force
Benevolent Fund**



CHIEF OF THE AIR STAFF, AIR CHIEF MARSHAL
SIR STEPHEN HILLIER AND LAWRIE HAYNES,
CHAIRMAN, ROYAL AIR FORCE BENEVOLENT FUND

SUPPORTING THE RAF FAMILY – WHENEVER THEY NEED US

Since 1919 we have been the RAF's leading welfare charity. Then and now we remain firm in our commitment that no member of the RAF Family should ever face adversity alone.

Our landmark research *Meeting the Needs of the Serving RAF Community*, launched at the House of Commons in November 2018, identified the biggest challenges our serving RAF and their partners face as mental wellbeing difficulties, social isolation and inadequate partner employment opportunities. In response to the findings, we announced a multi-million-pound initiative to meet the key needs of the RAF in addition to other ongoing work and support already provided; this included access to the mobile app Headspace, which had more than 2,400 users within the first few months.

None of this would have been possible without the generous work of our supporters and volunteer fundraisers. Highlights include the spectacular Broomhall House supercar event over the Forth Road Bridge and taking part in the coin toss at the Wimbledon Ladies' Singles Final.

We recognise the importance of collaboration with other RAF charities and were thrilled to celebrate the centenary of the RAF as a leading member of the RAF100 joint venture alongside the Royal Air Force, RAF Association, the RAF Charitable Trust and the RAF Museum. The celebrations culminated in a spectacular military parade and mass flypast in London. The joint venture successfully raised more than £3M, including £500K for the RAF Benevolent Fund.

Looking forward, in 2019 we celebrate the centenary of the RAF Benevolent Fund. Our centenary celebration will provide an excellent opportunity to seek out Second World War RAF veterans and RAF National Service veterans who may be unaware of the support available. We will show our commitment to ensuring that those in need get tailored holistic support from us.

We will also celebrate the 50th anniversary of Princess Marina House, our flagship respite and care centre and cottages on the south coast. In 2018, more than 1,500 veterans and a number of serving families enjoyed a welfare break at Princess Marina House. As we develop the facilities and services there, we are set to welcome more people through our doors in 2019.

Finally, I want to take this moment to pay tribute to our dedicated staff whose commitment makes our work possible. I would also like to thank our Trustees who selflessly give their time and expertise to make sure we support our RAF Family so effectively and continue to be the RAF's oldest friend.

Lawrie Haynes
Chairman, Royal Air Force Benevolent Fund

OUR VISION

No member of the RAF Family will ever face adversity alone.

OUR PURPOSE

To understand and support each and every member of the RAF Family, whenever they need us.

The RAF Benevolent Fund has been committed for 100 years to its vision that no member of the RAF Family should face adversity alone. We are the RAF's oldest friend – loyal and generous and always there. We support current and former members of the RAF, their partners and families, providing practical, emotional and financial support whenever they need us. We are committed to getting them through tough times, whatever life throws at them.



OUR SIX KEY AIMS

1 FINANCIAL ASSISTANCE

We want to increase financial security for those experiencing hardship.

HOW WE ACHIEVE THIS

- One-off grants to cover unforeseen costs
- Regular grants to assist with day-to-day living costs for pensioners who are experiencing financial distress
- Benefits and advice service
- Support for funeral expenses
- Social inclusion grants.

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2 WELLBEING BREAKS

We want to provide much-needed respite and holiday breaks.

HOW WE ACHIEVE THIS

- Subsidised respite and care services
- Subsidised welfare breaks
- Funded breaks at Royal Air Forces Association Wings Hotels
- Respite at Home service (West Sussex only)
- Daily Lunch Club at Princess Marina House.

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3 FAMILY AND RELATIONSHIPS

We want to enhance family and social life.

HOW WE ACHIEVE THIS

- Relationship support
- Injury and death in service support
- Building stronger families online course for serving couples
- Airplay and Ben Clubs
- Emergency grants to servicemen and women
- Citizens advice service.

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4 EMOTIONAL WELLBEING

We want to help break through loneliness and isolation.

HOW WE ACHIEVE THIS

- Listening and Counselling services in partnership with Anxiety UK
- Bereavement support
- Mindfulness mobile app Headspace
- Telephone Friendship Groups
- RAF station Families' Days.

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5 INDEPENDENT LIVING

We want to support greater independence.

HOW WE ACHIEVE THIS

- Mobility equipment
- Domiciliary care fees
- Housing adaptations
- Care costs
- Affordable housing.

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6 TRANSITION

We want to make moving into civilian life easier.

HOW WE ACHIEVE THIS

- Training grants
- Transition grants
- Welfare breaks
- Housing provision and adaptations
- Education awards.

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IN 2018 WE SPENT

In 2018, we increased our welfare spending by 11% to £20.9M and supported more than 53,000 individuals. While providing financial assistance remains at the centre of our work, we saw a significant increase in engagement with our services across our key welfare strands, particularly those addressing social isolation, mental wellbeing and enhancing family life and relationships.

96%
OF BENEFICIARIES RATED THE QUALITY OF OUR SERVICE AS EITHER EXCELLENT OR VERY GOOD

£20.9M
SUPPORTING MORE THAN
53,000
MEMBERS OF THE RAF FAMILY



£15.1M
SUPPORTING RAF VETERANS AND THEIR FAMILIES



£5.8M
SUPPORTING SERVING PERSONNEL AND THEIR FAMILIES



ADDITIONALLY, WE SPENT **£2.3M** TO ACQUIRE AND ADAPT PROPERTIES AND PROVIDED **£418K** IN NEW LOANS TO VETERANS AND SERVING PERSONNEL

97%
OF BENEFICIARIES SAID THEIR QUALITY OF LIFE IMPROVED FOLLOWING OUR SUPPORT

SUPPORTING ONE FAMILY THROUGH GENERATIONS

The Fund has played an important role in the lives of Squadron Leader Mike Waring and his family. Mike, a Puma pilot and now Officer Commanding 57 Squadron at RAF College Cranwell, is the fourth generation of his family to join the RAF, continuing the family legacy started by his great grandfather and continued by his grandfather and father. We have helped three generations of the family. When his grandfather was tragically killed in action in 1945, we were there for his grandmother with a 'safety net' of support. During this difficult period, we also helped to ensure Mike's father, David, finished his studies. We continue to help Mike's family today providing swimming lessons and Riding for Disabled classes for his daughter Gemma, who has severe and complex additional needs, including delayed learning.

“For my own family, the difference the RAF Benevolent Fund has made is immeasurable.”





FINANCIAL ASSISTANCE

We are here for members of the RAF Family, to provide peace of mind to individuals facing financial hardship. In 2018, we made nearly 6,000 individual awards to provide holistic support for a range of needs which included regular financial assistance to pensioners and financial assistance for general housing costs. We also successfully identified record numbers of unclaimed benefits. This all builds to provide dignity in retirement and living life well and not just longer.



“The Fund is there every day, for everyday problems. Don't be afraid to ask.”

HOW WE HELPED CHRIS

Chief Technician Chris Daykin has served with the RAF for 30 years and has been stationed at RAF Marham for the last 20 years. When Great Ormond Street Hospital for Children recommended that single father Chris buy an overnight heart monitor for his son, who suffers from uncontrolled and life-threatening epilepsy, Chris didn't know how he would pay. We helped with a grant so Chris could get the lifesaving equipment urgently needed to monitor his son's heart and sound an alarm if his heart were to stop. We also provided further help when Chris' son had to be admitted to hospital and supported him for a week with the cost of his accommodation in London so he could be near his son during his prolonged stay.

£10.2M
SPENT ON SUPPORTING INDIVIDUALS

£888K
SPENT ON REGULAR FINANCIAL ASSISTANCE TO PENSIONERS TO PROVIDE DIGNITY IN RETIREMENT

£867K
SPENT ON GENERAL HOUSING

£328K
SPENT ON SUPPORT FOR FUNERAL EXPENSES

94%
OF PEOPLE WHO RECEIVED SUPPORT WITH DAY-TO-DAY LIVING COSTS SAID THAT THIS HAD HELPED TO MEET THEIR NEED

£1.7M
IDENTIFIED IN MISSING BENEFITS THROUGH OUR BENEFITS AND ADVICE SERVICE

“ In one moment our lives changed forever and without the support of the Fund, I just don't know where we'd be.”



CRITICAL SUPPORT WHEN THERE WAS NOWHERE ELSE TO TURN

When Laurence Carlton retired from the RAF after 23 years of service as a Sergeant propulsion engineer on Tornado squadrons, he and his wife Cathryn took on the challenge of setting up their own business producing sports kit. But everything changed when Cathryn collapsed one evening with a sudden brain haemorrhage and subsequent stroke.

Cathryn was hospitalised and devoted husband Laurence made the 60-mile round trip to hospital every day for a year so he could sit with her and focus on her recovery. He had to shut their business down and as the bills mounted up things looked bleak. Laurence turned to us for help.

We were there to provide vital support including helping cover the bills so they didn't lose their home and purchased an adapted electric wheelchair for Cathryn. We also bought a hoist for the sitting room, so they can sit together in the evenings and we contributed towards the installation of a through-floor lift, as well as an adapted vehicle. The couple haven't had a break in more than five years and so recently we agreed to pay for them to visit the Union Jack Club for a four-day stay.

A LIFETIME OF SUPPORT

Margaret Blackburn said that although she was far away from her family and friends when her husband, Chief Technician William Blackburn, died the Fund looked after her. The couple and their two children were stationed at RAF Lossiemouth at the time. William served for 24 years and was awarded the Long Service and Good Conduct medal. After he died, we gave Margaret an annual grant which made it possible for her to stay in their home of 42 years and we paid for its ongoing maintenance. We also gave Margaret the opportunity to enjoy one of our wellbeing group breaks at Thoresby Hall.



WINNING BENEFITS ADVICE

Retired RAF Chaplain Rev. Robin White contacted us when his independent living apartment was closing over Christmas. We helped Robin with travel costs to the RAF Association's Richard Peck House and paid for most of his stay so he wasn't alone over Christmas. Our benefits advice team also helped him negotiate the complicated benefits system and explained the eligibility criteria for Severe Disability Addition. Armed with our advice, Robin received a backdated payment of £12K and an uplift in his pension of £50 per week.

“ I think the Fund is marvellous! I was over the moon with the support they gave me.”



SUPPORTING SERVING PERSONNEL AND THEIR FAMILIES

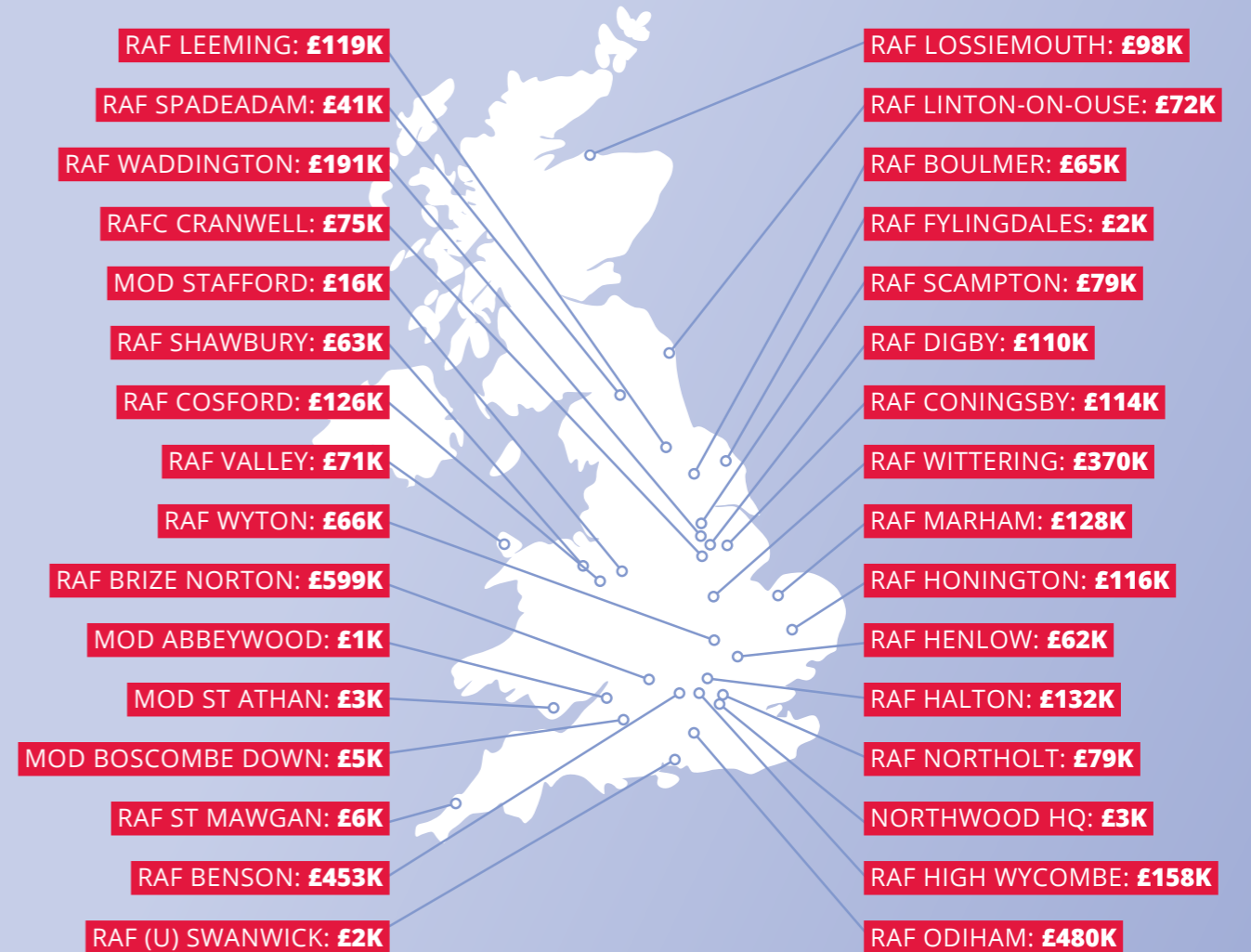
As the RAF's leading welfare charity, we are unique in providing a holistic package of support which meets the increasingly complex needs of serving personnel and their dependants. In 2018, our awards to individual RAF stations came to £3.9M for a range of services and property purchases. In addition, we spent £400K on RAF station-wide services.

“The help the Fund provides when needed by our dependants, who we rely on so much, is an essential part of my ability to generate operational capability.”

Group Captain 'Cab' Townsend,
Station Commander RAF Marham.



£4.3M AWARDED TO RAF STATIONS





SUPPORTING BUSY FAMILY LIFE

The RAF station services we fund provide essential support to families. Jocelyne Newman is a Community Development Officer at RAF Marham. She said the support the youth clubs give parents is terrific: "They don't just support the young people, they support the parents too."

We also helped youth workers at RAF Marham to expand their provision for older children by funding an additional activities evening and furnishing a room with the latest equipment. Other youth events included a Teen Culture Night with an educational component.

Jocelyne said: "We are working with families who are moving every two to five years, which is unsettling, so it's really important that we can provide as much as we can to support our young people."

“ It's a fantastic facility. It helps Sarah my wife get out more and meet other mums and has really helped Grace develop. I don't know what we'd do without it.”

Sergeant Nigel Mulrooney, father of 11-month-old Grace (above) who has been enjoying the new soft play facility at RAF Marham, provided by the Fund.

FIGHTING FIT AT ODIHAM

Our funding of a major project at RAF Odiham, to refurbish the gym and transform it into a state-of-the-art fitness suite to improve the welfare and mental wellbeing of station personnel, has been described as the biggest benefit to the station in recent years. The gym is already making an enormous difference to serving personnel at the station by helping them maintain their personal fitness for their duties. It is also available to family members to use for free.



HELP FOR A DESPERATE FLIGHT HOME

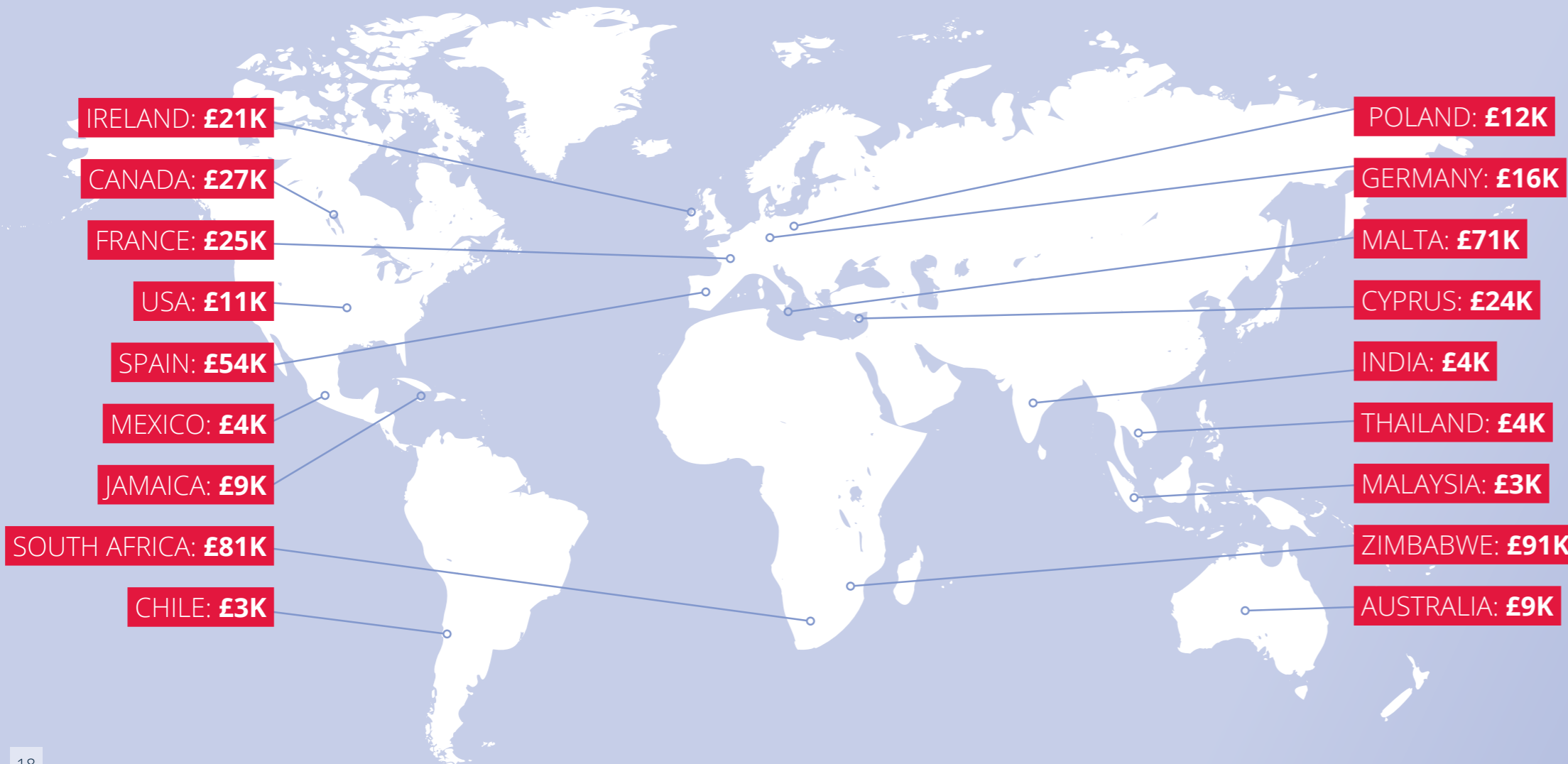
We stepped in when Senior Aircraftman Balamurugan Jayaraju, a logistics and deployment specialist based at RAF Odiham, was in desperate need. Balamurugan was on deployment exercise in Oman when he received the devastating news his father had been diagnosed with terminal cancer back home in India and needed urgent brain surgery. Balamurugan needed to be with his family but: "Having just been to India, I was struggling to find another £750 for the flight. I spoke to the Warrant Officer and filled out the paperwork, the next day £500 was in my bank account." Our support meant that after the RAF granted Balamurugan compassionate leave, he was able to fly back to India to be with his family.



GLOBAL REACH

We are here for our RAF Family around the world. From Canada to Zimbabwe our welfare assistance reaches far and wide. In 2018, we spent almost £500K in 29 countries, honouring our commitment to support RAF veterans when they are in most need, wherever they are in the world.

£500K
SPENT IN 29
COUNTRIES
WORLDWIDE



RAF veteran Robert Williams, 95, joined the RAF in 1944 and served for four years during the North Africa Campaign. After service, Robert moved to Zimbabwe with his young family where he still lives today. We now provide Robert, who has struggled with ill health, with a regular grant towards the cost of his medication, care workers and day-to-day expenses to help make life more comfortable in his retirement.

“ I am forever in your debt, and all I can give back to you is my eternal appreciation.”

2 WELLBEING BREAKS

Our low cost wellbeing breaks provide comfort for those feeling isolated, lonely or need a break from daily challenges. Princess Marina House, and our seaside cottages, are open throughout the year for serving and veteran RAF members. Princess Marina House continues to hold an Outstanding rating from the Care Quality Commission and we strengthened our Respite at Home service by offering a 'sitting' service to people with care needs and respite for carers. Our Daily Lunch Clubs are now a core service providing veterans, their friends and families with opportunities to meet and build relationships.



“It's wonderful to come and leave it all behind, leave all your cares. I say everyone should have a place like this, it's like a second home.”

HOW WE HELPED NANCY

Nancy Presland's late husband Brian served in the RAF for 25 years as an instructor in the police school. When Brian was recovering from illness 30 years ago the couple first heard about Princess Marina House and took their first break to support Brian's convalescence. Through stays at Princess Marina House over the years Nancy developed a fantastic friendship with another member of the RAF Family, Maureen Pearce. Since Brian's death seven years ago Princess Marina House has helped Nancy cope and offered a great place for her to meet and spend time with Maureen. Nancy sees her stays as a great tonic and she can't recommend Princess Marina House enough.

£2.6M
SPENT ON
RESPITE AND
CARE SERVICES
AND WELLBEING
BREAKS

£100K
SPENT ON RESPITE AT HOME
SERVICES

1,500+
PEOPLE STAYED AT PRINCESS
MARINA HOUSE RECEIVING
RESPITE AND CARE SUPPORT

97%
OF GUESTS AT PRINCESS
MARINA HOUSE REPORTED
THEIR EMOTIONAL WELLBEING
WAS POSITIVELY AFFECTED BY
THEIR STAY

2,600+
LUNCHES WERE SERVED
AT PRINCESS MARINA HOUSE
TO LUNCH CLUB DINERS

// This has brought our family back together and saved us."



A MUCH-NEEDED FAMILY BREAK

Life as a military family is often busy and fragmented. RAF wife Hollie McBride and her husband Ian were at breaking point last year, trying to support their son who was struggling at school, while helping each other through Ian's PTSD diagnosis. We supported the family with a wellbeing break at one of our seaside cottages on the south coast. The family turned off their gadgets for the week and focused on spending time together.

Hollie said: "I got to the point where I packed my bags and had them in the hall. Someone suggested we go on this break, but I didn't think it would work really. But it was amazing, we went from arguing in the car on the way to telling jokes on the way home." Now Ian, a Senior Aircraftman at RAF Brize Norton, and Hollie can look to their future with confidence, together. Hollie's thank you letter to the Fund explained how much the break meant to them: "It was our last chance in our marriage and keeping our family together. From day one we started to become a family again, and husband and wife. The walks on the beach; the football in the garden; sitting eating as a family; we became stronger as a family, getting to know each other again."



MAKING NEW FRIENDS

Frank Houghton served in the RAF for nine years as a Mechanical Transport Driver. His beloved wife Joan sadly passed away recently. To help ease his bereavement we supported Frank with a five-day wellbeing break at Thoresby Hall. He said: "I lost my wife after 60 years and it has hit me hard. I didn't know if I would get on, but it was a really nice visit and buoyed me up when I got home." Frank enjoyed the grounds at the Hall, taking part in falconry, rifle shooting and archery activities and was thrilled to celebrate his 89th birthday during his stay with three other guests who also shared the same birthday. He has remained in contact with several guests he met during his wellbeing break, forming a great friendship group.

// The companionship and everyone at the Fund have been really helpful."

FAMILY AND RELATIONSHIPS

We provide a range of support services to help the serving RAF and their families face the unique challenges of life in the military. In 2018, we extended our relationship counselling and mediation services, delivered in partnership with Relate, to include both serving and veteran RAF personnel and their families. We continued to develop our support services for children and young people with Airplay and Ben Club programmes across 23 RAF stations. Our Families' Day grants programme to RAF stations help an estimated 25,000 individuals – nearly 25% of the total serving RAF Family.



“They helped me at my time of need.”

HOW WE HELPED JASON

Squadron Leader Jason Aslett leads the 612 Squadron medical reserves team based at Leuchars Station. He sees a real synergy between what the Fund does and the work of the RAF medical reserves. He said: “Our men and women are there to support injured personnel at the point of injury and recover them back to the UK. At the same time the Fund are there for the families of those individuals. They personally helped me at my time of need when my wife died. They helped me with her funeral and were extremely kind and generous in doing so.”

£312K
SPENT ON CHILD AND YOUTH FACILITIES THROUGH STATION GRANTS

2,600+
CHILDREN AND YOUNG PEOPLE TOOK PART IN THE AIRPLAY PROGRAMME

£38K
AWARDED TO PROVIDE ADVICE THROUGH CITIZENS ADVICE SERVICES

25K
INDIVIDUALS HELPED BY OUR FAMILIES' DAY GRANTS PROGRAMME

838
PEOPLE RECEIVED RELATIONSHIP SUPPORT THROUGH RELATE



SUPPORT TO KEEP FAMILIES TOGETHER

RAF couple Sam and Caroline turned to us and our partnership with Relate when after six years as a couple they moved in together and struggled with the pressures of blending two families and Sam going away on deployment just 10 days after the move. Sam said: "When talking at home, we both tended to become very defensive."

"The positive impact for us is that, with the non-judgemental support of a counsellor, we have learned how to slow down in our minds, lose those walls of defence and to communicate better. Not only to each other but to our family of children."

The couple said: "We take one step back now (most of the time!) before we jump in on anything – and that might be to do a bit of talking and planning, or helping the family get a job done together."

“ Now we realise it’s okay to say we aren’t okay – and actually, by talking it through we normally find a happy place much quicker!”

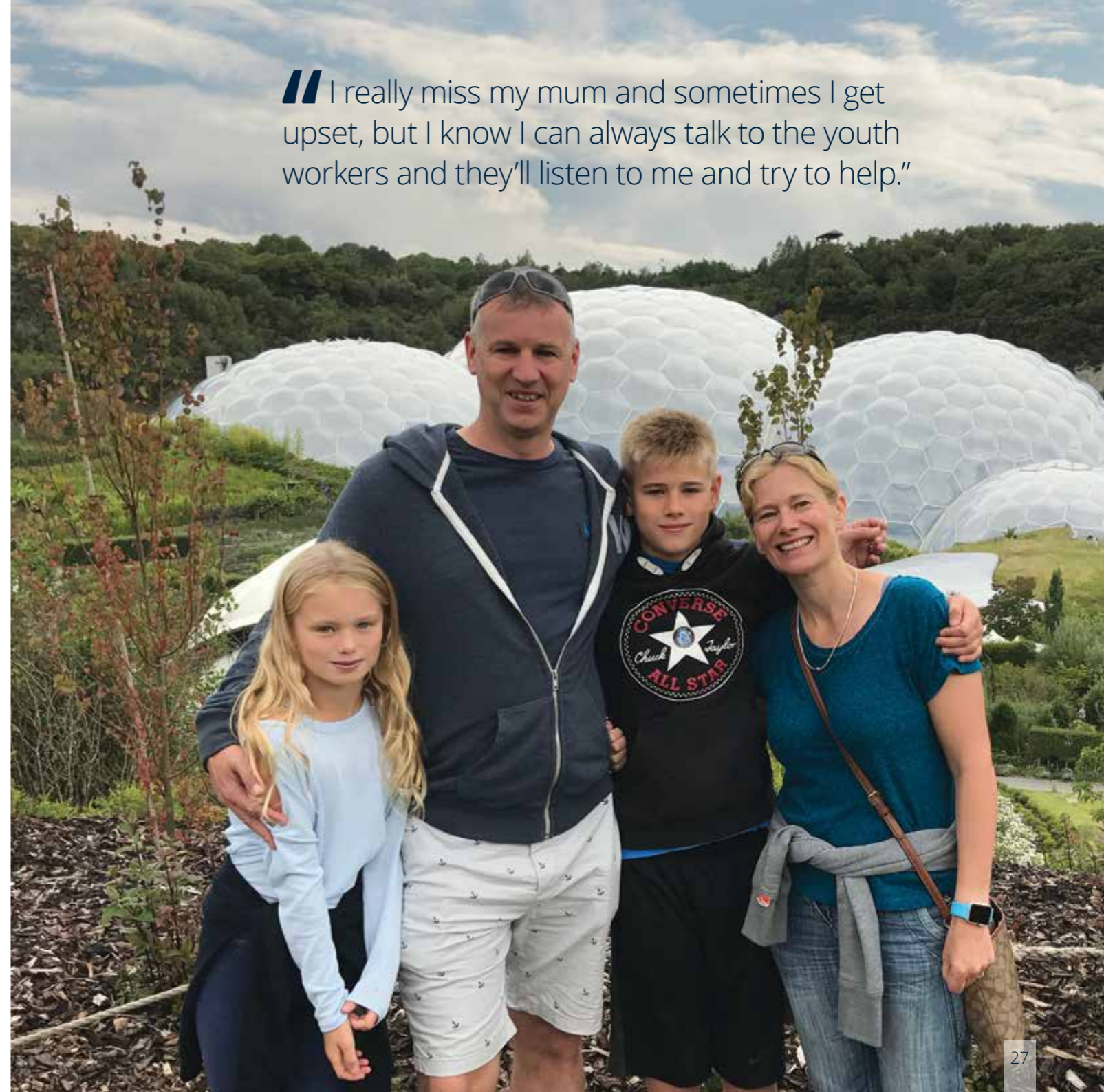
FINDING SOLACE AND SUPPORT IN THE RAF FAMILY

Tia Carter was only 10 years old when her mum Joyce passed away suddenly. Tia’s parents were both serving at RAF Brize Norton when Tia’s world was irrevocably changed leaving Tia, her brother Tyler and her father Wayne struggling to cope without her.

Airplay, our youth support programme, was there to help Tia through this incredibly tough time. Tia has been a member of Airplay for several years, enjoying weekly sessions. The support she receives from the programme has been important to her and her family. Tia said: "I’m really happy to be going to Airplay because it helped me to get loads of things off my chest that I haven’t been able to tell my dad or my brother."

Her father Wayne said: "Airplay had not only been a place for Tia to express herself, but it has also been somewhere she could be a child again and get involved in all the activities."

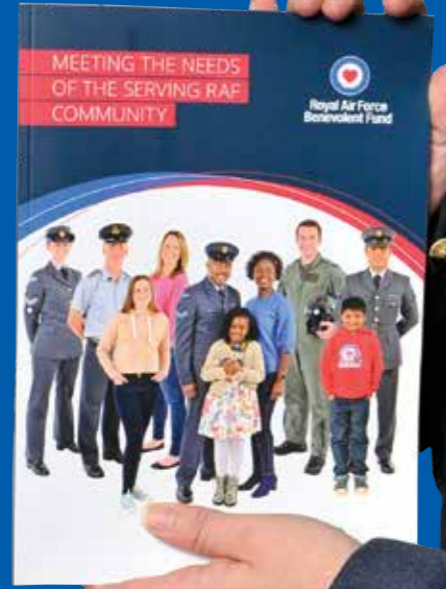
Tia’s courage in the face of this challenge was recognised when she was chosen to represent the Fund and perform the coin toss for the Ladies’ Singles Final on Wimbledon Centre Court. "I will never forget the whole experience. I hope my mum was watching down on me and that made her as proud of me as I am of her."



“ I really miss my mum and sometimes I get upset, but I know I can always talk to the youth workers and they’ll listen to me and try to help.”

4 EMOTIONAL WELLBEING

Our landmark research *Meeting the Needs of the Serving RAF Community*, identified one of the biggest challenges RAF personnel and their families face as mental wellbeing. Deployment, separation and frequent moves add to the daily pressures, while veterans often experience isolation through bereavement. We provide proactive support to members of the RAF Family experiencing these difficulties through a unique package of services which recognises that financial assistance may not be enough.



“There is something on Headspace for everybody. The support for this, from the Fund, is a brilliant initiative and one I hope benefits those who need it.”

HOW WE HELPED JON

Warrant Officer Jon Sykes works at RAF HQ Air Command on the RAF's stress management and mental resilience policy. He sees the potential our new mindfulness mobile app, Headspace, has to help serving personnel and signed up to use Headspace during our pilot scheme. He has clocked up 150 consecutive days' use and 6,000 minutes of mindfulness since then. He said: "In short, Headspace has taught me not to sweat the small stuff!" He added: "Everybody has busy lives and what I felt was lacking in my own life were the tools to balance all of those demands. Now it has become as routine as breakfast or brushing my teeth. It has become a regular part of my day."

£475K
AWARDED TO COMBAT STRESS TO SUPPORT RAF VETERANS

£150K
SPENT ON EMOTIONAL AND MENTAL WELLBEING PROGRAMMES

£14K
SPENT ON MENTAL HEALTH FIRST AID TRAINING TO HELP 2,700 PEOPLE

98%
OF HEADSPACE USERS WOULD RECOMMEND IT TO COLLEAGUES

75%
OF THOSE IN A TELEPHONE FRIENDSHIP GROUP FELT LESS LONELY OR LESS ISOLATED AFTER JOINING THE GROUP

IMPROVING MENTAL WELLBEING

Andrew Stevens joined the RAF when he was 18 years old. He was based at RAF Lossiemouth working as a painter and finisher on Tornado jets. When he was made redundant in 2007, Andrew struggled. Seven years of service had left him concerned about facing life as a civilian. Andrew worried about finances and about providing for his young family. He started to develop obsessive-compulsive disorder (OCD) and eventually could not leave home without going through various rituals.

When Andrew became depressed, his wife encouraged him to go to the doctor. He was diagnosed with severe OCD and depression, and was put on medication. Things turned around for Andrew when he approached the Fund. He sought counselling through our Listening and Counselling service, which, he says, saved his life. He is now able to deal with life's stresses and puts that down to the Fund's help.

Andrew wishes he had got help earlier but because he wasn't suffering from PTSD he didn't think he needed help. Today, Andrew has turned that experience into a force for good by working with the charity Skillforce, presenting the Prince William Award in schools. He helps children with self-belief, self-control and team building, enabling them to build resilience.

100%
OF THOSE WHO COMPLETED THERAPY
THROUGH THE LISTENING AND COUNSELLING
SERVICE HAVE SEEN A RELIABLE IMPROVEMENT
OR RECOVERY IN THEIR MENTAL WELLBEING

“ In the RAF everything is done for you, you're part of a tight community and I wasn't prepared for life outside.”



FRIENDLY VOICES AT THE END OF THE PHONE

Howard Battson joined the RAF Air Cadets when he was just 16. He went on to join the RAF as a bomb aimer serving six years with Bomber Command during the Second World War. Howard still recalls those daring missions, most notably three aircraft crashes – in two he was the only crew member to survive.

When 95-year-old Howard's wife passed away, after nearly 70 years together, his world was shattered. He said: "I haven't got over it, not yet... I pat the spot in our bed where she should be. I can't feel her warmth." We helped Howard to join our Telephone Friendship Group, a service which connects RAF veterans through a weekly phone call at a set time from the comfort of their home. Howard said: "Up until then I was a lonely old soul. This is a way of meeting people socially."

“ I'd like to thank the Fund. When my wife died, I was alone, I had nobody. For them to give me that spark of friendship was a very good thing.”

5

INDEPENDENT LIVING

Our range of services enable serving and RAF veterans and their families to live with as much independence and dignity in retirement as possible. In 2018, we continued to expand our housing provision and housing adaptations service to help more families and individuals to live comfortably in their homes. We also continued to fund care home top-up fees for older RAF veterans to live in better standard care homes. For the first time this year we provided support with day centre fees designed to help people enjoy their local community.



“ My new chair has made a huge difference. I can bake, do the washing up – everything is much easier and safer.”

HOW WE HELPED JOHN

Former Corporal John Bacon was serving in the RAF as ground crew when he had a life-changing accident. John broke his neck during an RAF training exercise and later had both his legs amputated. Because of his injuries, John needs a wheelchair to get around inside his home and outside to get out and about. John’s wheelchair gives him freedom, so when it began to fall apart his independence was at risk. We provided John with a grant to buy a new riser wheelchair, which has now transformed his life, helping him to regain his independence and comfort at home. John has also benefited from joining one of our Telephone Friendship Groups.

£5.5M
SPENT ON HOUSING PROVISION AND ADAPTATIONS

£1.0M
SPENT ON MOBILITY AIDS

£457K
SPENT ON DISABILITY EQUIPMENT

£151K
SPENT ON DOMICILIARY CARE

£439K
SPENT ON CARE HOME TOP-UP FEES

98%
REPORTED THAT THEIR PROPERTY REPAIR OR ADAPTATION HAD IMPROVED THEIR DAY-TO-DAY LIFE



“The Fund came to our aid and made a life-changing impact to our family situation.”

ADAPTING A FAMILY HOME

Sergeant John Wright and his wife Mary's son was born with complex needs. Although the family moved into what they believed was their dream home and began to adapt it to meet Lewis' needs, unfortunately they were refused permission to install an essential stair lift and were forced to move.

The emotional and financial cost of having to move again was high. John, who currently serves at RRH Buchan, said: "Constantly purchasing equipment for Lewis and needing to move house twice in such a short space of time drained the family finances, making it difficult to fund any conversion to the new house. It was at this point that I turned to the Fund for assistance."

The Fund recently provided a substantial grant that allowed the family to convert their garage into a living space for Lewis which contained a fully accessible bathroom and a host of sensory items including an interactive projection system. During the day, the whole family are now all on the same floor, making simple everyday tasks not just easier, but possible. While Lewis is in his bedroom, John and Mary can cook a meal together, check in on Lewis and enjoy a fuller family life.



MAKING A LAST WISH COME TRUE

When he was a young boy John Llewellyn watched the iconic Spitfire aircraft fly in and out of Ringway Airport in Manchester. His love for Spitfires inspired him to join the RAF when he was just 18 years old.

He felt lucky when his first posting as an armourer involved working on his favourite aircraft. But when he was diagnosed with terminal cancer in 2018, he was worried that his illness would mean he would have to move from his beloved family home. We stepped in to make sure John and his wife Magdalene were able to stay in their home,

installing a stair lift within a week. As well as providing support with housing adaptations, we were delighted to fulfil one of John's dying wishes and arranged for him to sit in a Spitfire, taking him back to his boyhood memories. Surrounded by his family, John enjoyed a perfect day at Biggin Hill. His daughter Tracy said: "On the day he was overwhelmed by it all. He could not believe that the Fund would do that for him, that they would go out of their way to make one of his dreams come true. He said it was beyond what he had ever imagined."

6 TRANSITION

We feel a special sense of responsibility to RAF personnel and their families preparing to meet the unique challenges of moving into civilian life, and those who leave service unexpectedly due to medical discharge. During the year, we provided a lifeline to families with our housing provision and adaptations. Our transition and training grants helped RAF veterans and their families settle into civilian life and get back into employment. We also supported young people with education awards following the death or injury in service of a parent.



“I found the change in my circumstances psychologically challenging but with the help of family, friends and the Fund, I made steady progress.”

HOW WE HELPED DAVID

Flight Sergeant David Rose served in the RAF for 31 years as an aircraft engineer ending up based at RAF Marham, but he had to leave the RAF due to a life-changing injury and medical conditions. David's injury had left him with partial paralysis to his right arm and after years of complex surgery he used cycling as a means of rehabilitation. We supported him with a grant towards a new adapted car and recumbent trike, which helped him with his love of cycling. In June 2018, he won two bronze medals at the Warrior Games in the Recumbent Cycle Open category and in the 200m swimming relay.

£350K
SPENT ON
TRANSITION

£217K
FUNDING FOR
EDUCATIONAL GRANTS

£66K
SPENT ON TRANSITION
GRANTS

£67K
SPENT ON TRAINING
GRANTS

60
TRAINING GRANTS
PROVIDED

6
HOUSES PURCHASED
AND ADAPTED

A NEW HOME AND NEW START

While on exercise in the USA Corporal Rob Bugden was involved in a serious parachute accident. His parachute became entangled with a colleague's parachute, and Rob sustained life-changing injuries and is now tetraplegic with complex care needs.

Rob has owned his own property, but it is no longer suitable for the care he now requires to support his medical needs. We began the search for a new property for Rob in Wales, close to his network of family and friends. We liaised with occupational therapists and surveyors to make sure we found a home for him which is also close to shops and GP surgeries to ensure he could live independently and not feel socially isolated.

We finally found a suitable bungalow which will be fully adapted to Rob's current and future needs.



HELPING TODAY 20 YEARS LATER

Natasha Haward was only four years old when her father, Group Captain David Haward, a Harrier pilot was killed in a flying accident in 1998. We helped the Haward family then, after their tragic loss. Twenty years later when Natasha reached out to us to help her realise her dream of becoming an actress, we did not hesitate to support her.

Because Natasha was so young when her father died she has little memory of him, but our support has helped her feel more connected to him: "I hadn't realised but all that time I had been longing for my own personal connection, which came when I wrote my first letter to the Fund asking if they'd be able to support me through my three rigorous years at drama school as a child of an RAF parent lost in service.

"They immediately responded and from there our relationship began. As a result, I have felt even closer to being a part of the RAF Family."

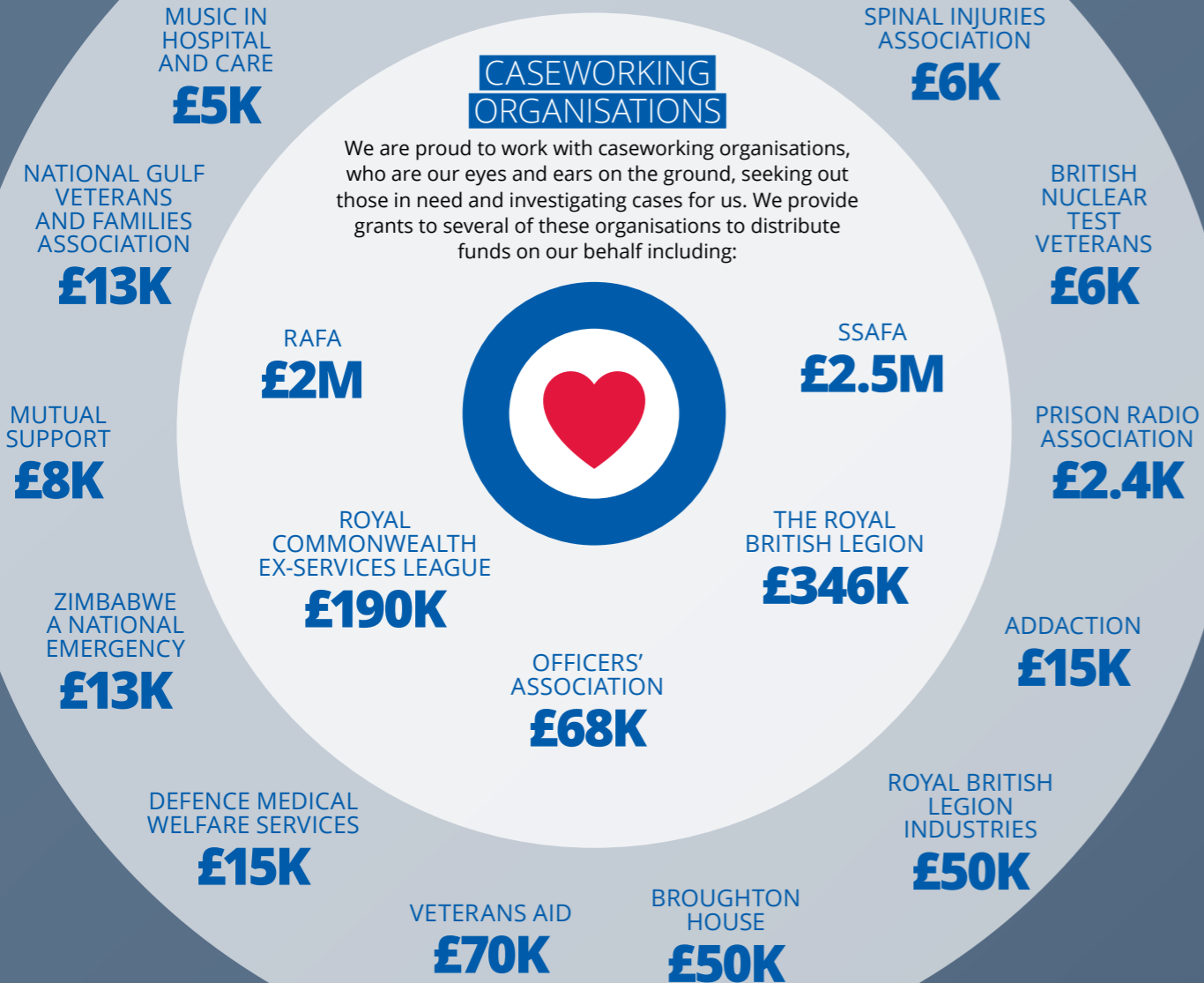
// The Fund helped us out in our moment of need, and they are still helping me today, 20 years later."

WORKING IN PARTNERSHIP

Every year we give grants to other charities and fund our partner programmes to provide direct and targeted assistance to the RAF Family.

CASEWORKING ORGANISATIONS

We are proud to work with caseworking organisations, who are our eyes and ears on the ground, seeking out those in need and investigating cases for us. We provide grants to several of these organisations to distribute funds on our behalf including:



SUPPORTING THE RAF FAMILY

Jamaican born Oswald Dixon enlisted into the RAF in Kingston, Jamaica in 1955 as a flight mechanic. He celebrated his 99th birthday at Broughton House, a care home dedicated to veterans in Salford, Manchester. We have contributed to the cost of building Broughton House's planned independent living and assisted living apartments, to provide much needed comfort to their older residents.

“ Being able to stay at Broughton House means so much to me as I can stay in touch with the RAF part of my life. The staff treat me so well. It's the only place I know.”

FUNDRAISING HIGHLIGHTS

Our ability to raise an amazing £15.2M in 2018 to invest in those members of the RAF Family in need of help was entirely due to the generosity of and efforts made by our wonderful supporters. In 2018, we were able to support more than 53,000 members of the RAF Family in the UK and abroad thanks to that support. Among the thousands of our supporters who went the extra mile for the RAF Family were many businesses, their employees and charitable foundations.



“They really were a lifeline to us.”

HOW STEVE AND JENNY HELPED THE FUND

Corporal Steve Roberts got down on one knee at the finish line of the Bristol Half Marathon and proposed to his girlfriend Jenny Sparrow. Steve presented Jenny with the ring that he'd been carrying in his pocket for the entire 13.1-mile run. They were part of a team who raised more than £11K for the Fund. Steve said: "I've been fundraising for the Fund for a number of years now. I wanted to join the RAF because of my father's Service. When he passed away suddenly the Fund stepped in to provide support to my family and continued to do so throughout my childhood."

£15.2M
TOTAL RAISED

£4.5M
RECEIVED IN DONATIONS FROM THE PUBLIC

£1.5M
RECEIVED FROM RAF SERVING PERSONNEL (SERVICE DAYS PAY SCHEME). MORE THAN 70% OF SERVING PERSONNEL CONTRIBUTE

£700K
DONATED THROUGH FUNDRAISING EVENTS

£8.5M
RECEIVED IN DONATIONS FROM LEGACIES

A LASTING LEGACY

Much of our work is supported by people who wish to make a gift in their will. These may be veterans or their families wishing to support future generations of men and women who also served their country. Those gifts in wills also come from people who have never served but recognise the sacrifice made by those who have and will do in the future. Our commitment that no member of the RAF Family will ever face adversity alone is made real every day because of gifts in wills.

RAF100 CELEBRATIONS

2018 marked the centenary of the RAF, with celebrations throughout the year. We hosted four gala dinners attended by supporters, veterans and serving RAF. Thousands gathered in The Mall, London, as Her Majesty The Queen and members of the Royal Family watched the remarkable display of military precision on the ground and in the skies, from the Buckingham Palace balcony. The parade culminated in a thrilling 100 aircraft flypast with the Red Arrows trailing their iconic red, white and blue smoke across London's sky. The centenary events successfully raised £3M for the RAF100 Appeal which will be paid as grants to the member charities including the Fund, which will receive more than £500K.



A formation of two Spitfires and a Hurricane returned to the skies to mark the centenary of the Royal Air Force. Among the pilots taking off from Biggin Hill Heritage Hangar, was Second World War Spitfire pilot, 96-year-old Squadron Leader Allan Scott DFM. Known as a flying ace, Allan returned to Biggin Hill, where he was posted in 1941 aged just 19 with 124 Squadron. Allan was watched by special guest, Mary Ellis, who at 101 was the oldest surviving member of the Air Transport Auxiliary. Mary delivered around 1,000 aircraft on her own, during the war.

MILITARY TATTOO

Following another sell-out year, The Royal Edinburgh Military Tattoo renewed its generous support to help our work. This provides crucial assistance for our extended welfare programme, as well as funding grants to meet individuals' needs. The Tattoo organisers said: "We are delighted once again to be able to support the Fund following an incredibly successful Tattoo, where the RAF were our lead Service."



WIMBLEDON FOUNDATION PARTNERSHIP

Our long-term partner, the Wimbledon Foundation, chose Tia Carter to represent the Fund and perform the coin toss for Ladies' Singles Final on Wimbledon Centre Court, helping us to raise awareness of our work. We previously supported Tia when her serving mother sadly died.

Above, Tia Carter, Airplay member, on Centre Court at the Wimbledon Championships. Right, Tia meets HRH The Duchess of Cambridge and HRH The Duchess of Sussex.





BROOMHALL HOUSE SUPERCAR EVENT

A spectacular two-day motor event with 100 supercars raised more than £15K for the Fund. The event, organised by Driving Scotland and hosted by Lord Bruce at Broomhall House, involved the exclusive use of the Forth Road Bridge for the convoy of vintage supercars. The funds raised help to support our financial assistance programme for serving and veteran personnel.

GOODWOOD REVIVAL

Goodwood Revival chose to support our work making us their Charity of the Year. Racegoers raised more than £46K to ensure we continue to provide a holistic range of programmes to help members of the RAF Family whenever they need us.



THANKING OUR DONORS



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THE STAFFORD TRUST
THE THALES CHARITABLE TRUST
THE MILITARY MUTUAL
UTLEY FOUNDATION
WIMBLEDON FOUNDATION
2EXCEL AVIATION (THE BLADES)

SERVICE DAYS PAY GIVING

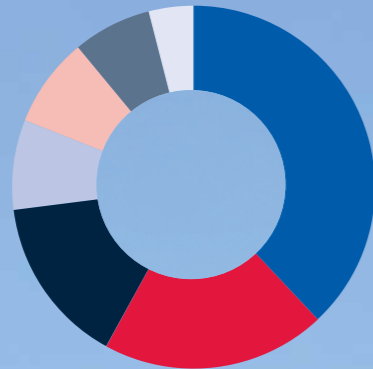
Those who serve in the RAF have always looked after their own. More than 70% of the serving RAF make a financial contribution to a scheme we operate called Service Days Pay Giving. The serving RAF gave £1.5M through this scheme in 2018, a testament to how valuable the RAF considers the Fund to be.

FINANCIAL HIGHLIGHTS

WHERE OUR FUNDS CAME FROM

TOTAL INCOME
£22.5M
(2017: £27.4M)

18%
DOWN
ON
2017

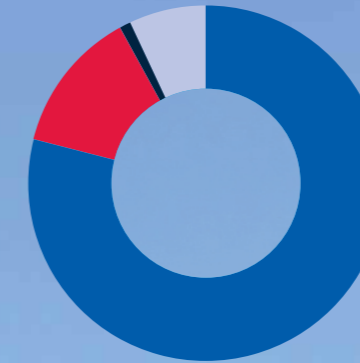


- Legacies: £8.5M/38%**
(2017: £10.8M/39%)
- Donations: £4.5M/20%**
(2017: £6.3M/23%)
- Investment income: £3.4M/15%**
(2017: £3.2M/12%)
- Charitable activities: £1.9M/8%**
(2017: £1.8M/7%)
- Other income: £1.9M/8%**
(2017: £3.3M/12%)
- Service Days Pay Scheme: £1.5M/7%**
(2017: £1.6M/6%)
- Other trading activities: £0.8M/4%**
(2017: £0.4M/1%)

HOW WE SPENT OUR FUNDS

TOTAL EXPENDITURE
£26.6M
(2017: £24.7M)

8%
UP ON
2017



- Charitable activities: £20.9M/79%**
(2017: £18.8M/76%)
- Direct fundraising: £3.4M/13%**
(2017: £3.4M/14%)
- Investment fees: £0.4M/1%**
(2017: £0.3M/1%)
- Other costs: £1.9M/7%**
(2017: £2.2M/9%)

HOW WE USED FUNDS TO SUPPORT THE RAF FAMILY

CHARITABLE EXPENDITURE
£20.9M
(2017: £18.8M)

11%
UP ON
2017



- Direct support to individuals: £10.2M/49%**
(2017: £8.8M/47%)
- Welfare programmes and grants: £4.7M/22%**
(2017: £4.1M/22%)
- Respite care: £3.5M/17%**
(2017: £3.3M/17%)
- Housing Trust support: £2.5M/12%**
(2017: £2.6M/14%)

SIDE BY SIDE WITH THE RAF FAMILY NOW AND FOR YEARS TO COME

Through our research we know that the size of the RAF Family will reduce from 1.4M people to 1M by 2030, mainly as a result of the reducing number of the National Service generation. We also know that approximately 300,000 of that population currently face personal challenges, a third of them acute ones.

In 2019 we celebrate our centenary and to mark this date, we will launch a campaign aimed at reaching even more RAF veterans, particularly those 100,000 in most need. Currently we support 53,000 individuals per annum but we intend to raise this number to 100,000 over the next three years. In our view, it is crucial that we reach this group of veterans as they advance in years so that we can provide much-needed assistance.

To allow this to happen, our Trustees have recently committed to spending substantial additional resources on a significant reaching out campaign to address unmet needs now. While this will have a significant impact on our reserves and will be a challenge for us, we firmly believe that it is the right thing to do and is the best use of our charitable funds.

Our veterans, like the current RAF generation, are self-reliant and independent individuals. I am proud that we stand alongside them – the RAF Family (both serving and veterans) – as the RAF's oldest friend, providing them with life-changing, practical, emotional and financial support. During 2018, we spent more than £15.1M supporting veterans and their dependants and a further £5.8M on the currently serving, a total of £20.9M, £2.1M more than in 2017.

We remain focused on ensuring older members of the RAF Family enjoy dignity and comfort in their twilight years, not just through the provision of financial support but also by combatting social exclusion and loneliness. We pride ourselves on being responsive, working with caseworkers and partners to provide tailored

support to individuals and this year have also launched a number of mental health initiatives to complement our existing work.

I am incredibly proud of what we achieved in 2018. We supported serving personnel and veterans through some really tough situations. We advocated on behalf of them and their families and amplified their voices. We continue to dedicate ourselves to fulfil our vision that no member of the RAF Family will ever face adversity alone. I sincerely thank all of you – our excellent staff, volunteers, supporters and donors – who made this possible.

David Murray

Air Vice-Marshal David Murray CVO OBE
Controller, Royal Air Force Benevolent Fund



**AIR VICE-MARSHAL DAVID MURRAY, CONTROLLER,
ROYAL AIR FORCE BENEVOLENT FUND**

GET IN TOUCH

For more information about
the RAF Benevolent Fund:

FREE CALL

0800 169 2942

info@rafbf.org.uk

rafbf.org/help

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London
W1B 1AR

RAF Benevolent Fund is a registered
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