

ANNUAL REVIEW AND
IMPACT REPORT 2017/18



**Royal Air Force
Benevolent Fund**



THERE FOR THE RAF FAMILY – NO MATTER WHAT



Since our humble beginnings in 1919, in the aftermath of the Great War, the RAF Benevolent Fund has stood firm in its commitment to support the RAF Family during times of struggle and hardship.

As the needs of the RAF Family have changed, so we have responded, investing significantly in welfare services which meet the 21st century needs of our family. In recent years we have sharpened our focus on both the veteran community and the serving RAF, continually launching new and innovative services in those areas where our research tells us it is needed most: mental wellbeing, combating isolation among elderly RAF veterans through the provision of respite and supporting the welfare needs of the families of the serving.

Highlights for us during 2017 included bringing the Royal Observer Corps Benevolent Fund under our wing, which will allow former ROC veterans to access support from the Fund. In addition, in terms of fundraising and exciting new corporate partnerships, we were extremely grateful to Aston Martin Cambridge who very generously donated to us a limited edition Vanquish S Red Arrows car, which was raffled raising an incredible £1.4M.

As we continue to look forward to our 100th year, the Fund's Trustees and Senior Management Team are fully committed to ensuring we remain the leader among RAF charities and that we deliver on our promise to support the entire RAF Family – from the youngest child to the oldest veteran. In the coming year we will be conducting new research into the needs of the RAF Family and tailoring our services accordingly in order to meet those needs.

We must also reach out and find RAF veterans who have not yet contacted us for help – those who are struggling with a disability, illness or financially but whom, for whatever reason, are not aware of us, or are perhaps too proud to come forward for help. We will be ploughing additional resources into finding them and ensuring they receive the support they so rightly deserve. It is our pledge that we will spend considerable resources on ensuring that those who need our help, receive it – not least the generations of veterans who are reaching their twilight years and to whom we owe so much.

Finally, the successes and achievement of the past year could not have been realised without the dedication of Fund staff and I would record my thanks to them for the crucial part they play in ensuring the RAF Family is cared for. I would also like to thank our dedicated Trustees, who freely give their time and expertise to ensure we operate effectively and make a difference to so many people in need.

Lawrie Haynes
Chairman, Royal Air Force Benevolent Fund



Dame good prize: Dame Judi Dench launched a very exciting raffle in 2017 to win a limited edition Aston Martin Vanquish S Red Arrows car. Find out more on p22.

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.

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ENSURING NO MEMBER OF THE RAF FAMILY FACES ADVERSITY ALONE

We recognise the unique challenges faced by our servicemen and women as they juggle the pressures of the frontline with home life; we understand the stresses faced by those who are leaving the Service and we are only too aware that our older veterans deserve dignity and independence in their twilight years.

To meet the needs of the RAF Family last year, our welfare spend increased by 7% to £18.8M from £17.6M in 2016.

While assisting those members of the RAF Family experiencing financial difficulty remains at our core, 2017 saw the charity placing a greater focus on other areas of welfare including independence, housing and accommodation, employment, relationships and family life, and emotional wellbeing.

Support for the serving RAF Family increased by 46% in 2017 to £4.4M, a clear indication of our priority and concern for the morale and wellbeing of our serving men and women and their dependants.

We are committed to ensuring our veterans, both young and old, receive the support they need and to that end we spent more than £8.8M supporting individuals with their welfare needs.

New welfare initiatives supporting the RAF Family

- We extended our relationship support service delivered through Relate, formerly only available for serving personnel, to veterans.
- We enhanced our financial support package for those with domiciliary care, and also now provide a garden maintenance grant.
- Ben Clubs, our play provision for five- to eight-year-olds, was rolled out on all RAF stations.
- £1M was awarded in station grants to support activities and facilities.
- A new bereavement support service was launched with Cruse Bereavement Care for serving personnel and veterans.
- We launched a Wellbeing and Employment Programme to provide our Housing Trust veterans with an opportunity to enhance their life skills and employment opportunities.

Supporting two generations of one family

Beryl and Leslie Williams were supported by the Fund in 2016, when Leslie was having difficulty accessing his home and garden in his wheelchair.

Leslie had served in the RAF for three years in 1956, which meant he was eligible for support from the Fund. We arranged for better access to the couple's home making life a little easier for Leslie before he sadly passed away in 2017.

Their son, Paul and his family have also recently been supported by the Fund. When Paul, who served in the RAF for 22 years as a Weapons Technician, was diagnosed with cancer he turned to us for assistance. We supported the family, initially by making access easier to their home and we also assisted with weekly travel costs so Paul's wife Susan could visit him in hospital in London from their home in Lincoln.



IN 2017 WE SPENT

£18.8M
SUPPORTING
MORE THAN
55,000
MEMBERS OF
THE RAF FAMILY

£14.4M
SUPPORTING
RAF
VETERANS
AND THEIR FAMILIES

£4.4M
SUPPORTING
SERVING
PERSONNEL
AND THEIR FAMILIES

ADDITIONAL £200K
SPENT ON PURCHASING
PROPERTIES FOR
VETERANS

ADDITIONAL £900K
SPENT ON PURCHASING
PROPERTIES FOR
SERVING PERSONNEL



97%
OF BENEFICIARIES SAID
THEIR QUALITY OF
LIFE HAD IMPROVED
'A LOT' OR 'QUITE
A BIT' FOLLOWING
OUR SUPPORT



94%
OF BENEFICIARIES
RATED THE QUALITY
OF OUR SERVICE AS
EITHER 'EXCELLENT'
OR 'VERY GOOD'



PROVIDING FINANCIAL SUPPORT

WE WANT TO INCREASE FINANCIAL SECURITY FOR THOSE EXPERIENCING HARDSHIP

How we achieve this

- Financial grants
- Regular Financial Assistance to assist with day-to-day living costs for pensioners who are experiencing financial distress
- Support with education fees for the children of personnel killed or injured during Service
- Benefits advice service
- Advocacy support
- Employment and Wellbeing Programme providing employment advice and life skills for RAF veterans

When members of the RAF Family find themselves in financial difficulty, or they need assistance through the complicated benefits system or support with training and employment, we provide a range of services to assist.

In 2017, we helped ease the financial pressures for 3,500 individuals, including £889K in regular financial grants to pensioners, £647K for general housing costs and £326K for funeral expenses.



We supported Laura Brown after her father, Chief Technician Richard Brown, was killed when the RAF Hercules he was flying in was shot down over Iraq 12 years ago. We provided a grant when she attended boarding school and later supported her education at Bath University where she studied Integrated Mechanical and Electrical Engineering.

“The RAF Benevolent Fund has played such an important role in my life. With their support I have had so many wonderful opportunities which I probably wouldn’t have had.”



£889K
SPENT ON REGULAR FINANCIAL ASSISTANCE TO PENSIONERS

£287K
FUNDING FOR SCHOOL FEES FOR THE CHILDREN OF PERSONNEL KILLED OR INJURED DURING SERVICE



£1.5M
IDENTIFIED IN UNCLAIMED BENEFITS THROUGH OUR BENEFITS AND ADVICE SERVICE



£326K
SPENT ON FUNERAL EXPENSES

81%
OF PEOPLE WHO RECEIVED SUPPORT WITH DAY-TO-DAY LIVING COSTS SAID THEIR NEED HAD BEEN ‘FULLY MET’ OR HELPED ‘A LOT’ BY THE FUND

Rose’s story

102-year-old former Leading Aircraftwoman Rose Davies has led a remarkable life. Born in 1916, she joined the WAAF aged 25 as a barrage balloon operator but later became a radar operator. Her role took her to the Isle of Wight where she and a team of six were responsible for helping to get our troops safely across the Channel during the D-Day landings.

It was for this role that she received an invitation to a special commemorative banquet in Washington DC in 2014, and was awarded the French honour the Legion d’Honneur in 2015.

Rose recalls she knew nothing about the vital mission until the day. “On D-Day, 6 June 1944, we could smell there was something in the air – we knew something was happening but we didn’t know what.

“It’s hard to describe what D-Day itself was like. It was so hectic we couldn’t even eat. I worked a 10-hour double shift before there was a sufficient pause to allow the next girls to take over.

“It was sad as although we knew we were there to do a job, getting them all across the Channel, we could not help thinking ‘how many of these brave boys are going to survive?’”

When Rose needed a little support to remain independent we were only too delighted to provide a regular financial grant, which allows her to live comfortably in her own home.



Our global reach

From Malta to New Zealand, our welfare assistance reaches far and wide. Our support touches all four corners of the globe, and in 2017 we spent almost £700K in more than 30 different countries, providing financial grants and support to make life more comfortable for RAF veterans including:

£700K
SPENT IN
32
COUNTRIES



“I can’t begin to thank the RAF Benevolent Fund for the much-needed help you have given me. Your assistance will make a great difference to our day-to-day life.”

James Ferguson, 92, now lives in Jamaica, but served in the RAF for three years. James enlisted in the RAF aged just 14 after leaving Jamaica for the UK on the SS Cuba. It took two months for him to reach his destination, all the time fearing that the ship would be torpedoed by German U-boats. We now provide James, who has been struggling with his health, with a regular financial grant to make life a little more comfortable.



Commemorating 75 years since the siege of Malta

In October 2017 we marked 75 years since the end of the Siege of Malta when this tiny island became the scene of a fierce battle between the Allies and the German and Italian military from 1940–1942.

His Royal Highness The Prince of Wales attended a special event in Malta, along with Fund Ambassador Squadron Leader Allan Scott DFM to commemorate the island being honoured with the George Cross for its heroism during the war.

Returning to the country for the first time in 75 years, Allan recalled: “It was pretty tough, there was no food and we were being scrambled up to four times a day.

“I lost about four stone in the six months I was posted here. We were living on ship’s biscuits that were very, very hard they could break your teeth, so we used to put them in a pail of water and make a nice pudding.”



Squadron Leader Allan Scott DFM at a recent visit to Biggin Hill (main picture) and above, meeting King George VI at Biggin Hill

Seventy-five years on the RAF Benevolent Fund continues supporting RAF veterans who live in Malta, spending £98K on assistance in 2017.

We helped Emanuel Farrugia, who suffers from Parkinson’s, installing a stairlift in his home, providing a wheelchair as well as financial assistance.

Emanuel said: “Without support from the Fund I would be housebound but now I am still part of the community that I have lived in for the past 55 years.”

SUPPORTING SERVING PERSONNEL

£4.4M
SUPPORTING
SERVING
PERSONNEL
AND THEIR
FAMILIES

AN INCREASE OF
46%
ON 2016

WE WANT TO SUPPORT THE MORALE AND WELLBEING OF SERVING PERSONNEL AND THEIR FAMILIES

How we achieve this

- Financial grants and immediate financial assistance
- Citizens Advice
- Relationship support
- Welfare breaks
- Airplay
- Housing support
- Station grants

As the RAF's leading welfare charity we understand the stresses on RAF personnel and their dependants and our raft of welfare assistance ensures we are there for their current and future needs.



WELFARE SPEND BY STATION



*Includes purchase of one Housing Trust property

£58K

AWARDED TO PROVIDE ADVICE THROUGH CITIZENS ADVICE SERVICES ON RAF STATIONS



676

INDIVIDUALS RECEIVED RELATIONSHIP SUPPORT THROUGH RELATE

£126K

SPENT ON MINOR FINANCIAL ASSISTANCE TO INDIVIDUALS, UP 36% ON 2016



2,030

CHILDREN & YOUNG PEOPLE TOOK PART IN THE AIRPLAY PROGRAMME



Supporting RAF stations

We know how stressful Service life can be, so to help ease the pressures on RAF personnel and their families we spent significantly more on RAF stations in 2017 through our station grants programme – £1M compared with £366K in 2016.

This includes funding towards specific programmes such as Families Days (£43K), Ben Play and Ben Parenting (£109K) and mental health first aid support (£17K).

2017 also saw us investing further in children and youth support services on RAF stations including £100K funding for The Rainbow Centre at RAF Marham; £72K to refurbish the play park at RAF Shawbury; and £76K for a skate park at RAF Leeming.

RAF Benevolent Fund Director of Welfare and Policy Air Commodore Paul Hughesdon said: "We know only too well the pressures Service life has on personnel and their families and we are committed to investing further in the serving RAF community and ensuring their welfare needs are met."

Box clever

Boosting the morale of our serving men and women when they are overseas is important so we were delighted to provide funding for deployment boxes, which contain a few treats, including toiletries and chocolate, for personnel from RAF Marham who are away at Easter and Christmas.



88%

OF THOSE WHO RECEIVED COUNSELLING THROUGH OUR SERVICE WITH RELATE SAID COMMUNICATION IN THEIR RELATIONSHIP HAD IMPROVED



84%

OF THOSE WHO USED OUR RELATE SERVICES SAID THEY FELT THEY WERE BETTER AT MANAGING CONFLICT AFTER COUNSELLING

"We would be lost without the help of the RAF Benevolent Fund"

For Sergeant Steve Lawrence joining the RAF had been a long held ambition – he'd been dreaming of a career as an air force engineer since the age of 14!

Now, aged 42, and with 23 years' service to his country, Steve and his wife Laura found themselves in need of support when Laura was diagnosed with primary progressive multiple sclerosis.

Laura, 36, finds walking long distances difficult and she may permanently need a wheelchair later in life.

Steve and Laura first received support from the Fund when Laura needed three separate brain surgeries.

Steve says: "I was faced with the reality of a big financial bill while I stayed close by to support her. Money is one of the biggest worries I have, so financially we have to be careful. The Fund gave me a grant to cover the costs of my accommodation and travel to visit Laura.

"But that wasn't the end, once the Fund know you're a family which needs support they are there to step in, whenever you need them. When Laura and I were forced to buy our next house without stairs, they were on hand to make it as accessible as they could for both of us.

"It sounds like a cliché but a huge weight was lifted off my shoulders. We would be absolutely lost without the help they have given us.

"The adaptations to the house have given Laura more freedom and allowed her to relax. Not only that, the works have also given her peace of mind that I am not worrying about her, allowing me to concentrate on my job at RAF Coningsby."



ENABLING INDEPENDENT LIVING

WE WANT TO SUPPORT GREATER INDEPENDENCE AMONG THE VETERAN COMMUNITY

How we achieve this

- Housing Trust and housing adaptations
- Mobility and care equipment
- Domiciliary care
- Care costs
- Advocacy support
- RAF Disabled Holiday Trust

Living independently at home is a major wish for many of our younger veterans who have a disability as well as for our older veterans. We fund a range of services to help provide them with the means to live safely and comfortably at home.

In 2017 we spent significantly more on domiciliary care fees (£128K compared with £55K in 2016) and there was a 12% increase in care home top-up fees to £476,424 in 2017 (2016: £425,513).

Dan's story

In August 2000, aged just 20, Senior Aircraftman Dan Pelling's life changed forever when he was involved in a serious hit and run accident whilst deployed to Italy, which left him paralysed from the chest down.

Keen to remain independent, in 2003 Dan became the Fund's youngest Housing Trust occupant when he moved into a specially adapted bungalow in Horsham, close to his family.

We further enhanced Dan's kitchen and garden, providing accessible kitchen units and landscaping the garden so it's easy for him to manoeuvre in his wheelchair.

Dan said: "Having this home has taken the worry out of my life. It's been adapted for my needs, now and in the future, and I don't have to worry about anything."

"You have a lot to deal with when you have a disability but it's reassuring to know I'll always have the Fund's support."



£128K
SPENT ON
DOMICILIARY
CARE



£744K
SPENT ON
MOBILITY
AIDS



86%
OF BENEFICIARIES WHO REPORTED DIFFICULTY GETTING OUT AND ABOUT SAID THE FUND MADE A POSITIVE IMPACT ON THEIR MOBILITY

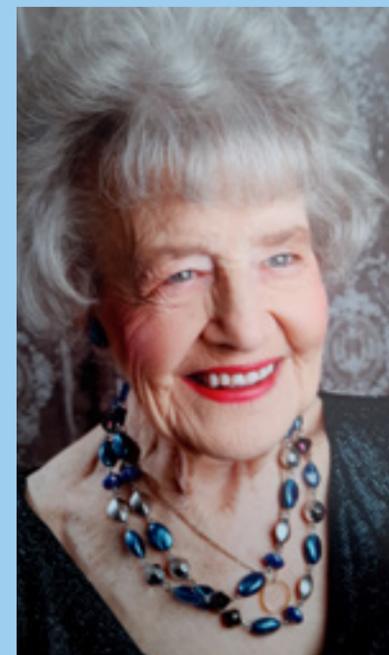


76%
OF BENEFICIARIES REPORTED A POSITIVE IMPACT ON THEIR CURRENT LEVEL OF CARE AFTER USING THE FUND'S SERVICES



95%
REPORTED THAT THEIR PROPERTY REPAIR OR ADAPTATION HAD IMPROVED THEIR DAY-TO-DAY LIVING 'A LOT' OR 'QUITE A BIT'

Alice's story



Alice Thompson joined the RAF in 1942 aged just 20. Stationed in Abingdon, Oxford and Innsworth, Alice made flaps and rudders for Lancaster bombers and loved the camaraderie of her job.

But sadly in 2017, aged 94, Alice had a stroke which has left her paralysed and only able to move her head and right arm.

She now needs round-the-clock care in a care home but her family was struggling to pay the fees and turned to the RAF Benevolent Fund for help.

"We are eternally grateful to the Fund. Without their help I don't know where we would be right now."

ALICE'S DAUGHTER, SHEILA



PROVIDING EMOTIONAL SUPPORT

WE SUPPORT MEMBERS OF THE RAF FAMILY, INCLUDING THOSE WHO ARE SERVING, VETERANS AND THEIR DEPENDANTS, EXPERIENCING DIFFICULTIES WITH THEIR MENTAL HEALTH AND WELLBEING

How we achieve this

- **Counselling and support services for veterans experiencing anxiety or depression provided through Anxiety UK. This service will be expanded to the serving RAF and their dependants in 2018**
- **Counselling and support services for serving personnel and veterans coping with a bereavement provided through Cruse Bereavement Care**
- **Relationship support through Relate for the serving RAF**
- **Employment and Wellbeing Programme providing employment advice and life skills for Fund Housing Trust beneficiaries who have been wounded, injured or are sick**

We have made significant progress in recent years providing support for mental wellbeing among the RAF Family but deployment, separation and frequent moves among the serving community and isolation among the veteran community add to daily pressures. We want to provide early and proactive support for those experiencing anxiety or depression while raising awareness of mental health issues for all the RAF Family.

Our partnerships with charities including Anxiety UK and Relate, who are widely regarded as leaders in their field, are helping us to provide specialised support for those who need it.



Neville's story

Former Weapons Engineer Neville Parsons suffered from depression for many years after a back injury ended his RAF career in 2006. When his first marriage ended, the dark moods and withdrawal from those around him became more frequent.

Recent face-to-face counselling funded by the RAF Benevolent Fund, delivered by Anxiety UK, has helped him to cope better with his mental health problems.

Neville says: "I expected to be in the RAF until I retired. When you come out of the Service it's a massive change and you're on your own. When my marriage also ended things just got on top of me.

"On the NHS you can be waiting for six months before you see anyone, by which time you've either sorted things or you're in the depths of despair and aren't able to seek help.

"You need to be able to get help when you need it, there and then. When I contacted the Fund, I received support within a week, which made all the difference.

"The Fund's support isn't just for those who are experiencing PTSD, it's there for anyone who has a mental health problem. I would urge anyone suffering from depression to not suffer in silence."

197

PEOPLE RECEIVED BEREAVEMENT SUPPORT THROUGH OUR PARTNERSHIP WITH CRUSE BEREAVEMENT CARE

£248K
AWARDED TO COMBAT STRESS TO SUPPORT RAF VETERANS



90%
OF THOSE ACCESSING ANXIETY UK THERAPY REPORTED A SIGNIFICANT IMPROVEMENT IN REDUCING THEIR LEVELS OF ANXIETY AND DEPRESSION



"Counselling rescued me from a very dark place"

When Les Campsie lost his wife of 57 years he struggled to cope with his grief. But after six free counselling sessions with Cruse Bereavement Care, funded by the RAF Benevolent Fund, Les, 86, found it a little easier to cope with his loss.

"For me counselling was the first step out of grief, it rescued me from a very dark place. It was hard at first but gradually you can talk about it and it allows you to take the next step."



Tony's story

We supported Tony Beck through our Wellbeing and Employment Programme after his career as a telecommunications operator in the RAF ended when he was diagnosed with a brain tumour.

Tony wanted to improve his photography skills so we funded a digital camera and storage equipment for his wheelchair.

"Thanks to the Wellbeing and Employment Programme, I feel like I have a purpose again. I'm really looking forward to something for the first time in a long while."





2,631
LUNCHES
WERE SERVED TO
VETERANS
ATTENDING OUR
DAILY LUNCH
CLUB

REDUCING ISOLATION

WE WANT TO REDUCE LONELINESS AND ISOLATION AMONG RAF VETERANS AND HELP TO ENHANCE SOCIAL NETWORKS AND FAMILY LIFE

How we achieve this

- Subsidised welfare breaks
- Financial grants
- Telephone Friendship Groups
- Daily lunch club
- Respite at Home Service
- Mobility aids

According to research, those who experience loneliness are more prone to depression and are more at risk of developing life-threatening conditions such as coronary heart disease, dementia or strokes.

Our initiatives, including a daily lunch club for veterans at our respite home, Princess Marina House, and Telephone Friendship Groups, are easing the pressures on isolated veterans, helping them to make new connections and meet people.

84%
OF GUESTS AT PRINCESS MARINA HOUSE REPORTED THEIR EMOTIONAL WELLBEING WAS POSITIVELY AFFECTED BY THEIR STAY

71%
OF PEOPLE WHO FELT ISOLATED REPORTED A POSITIVE IMPACT ON THEIR WELLBEING AFTER USING THE FUND'S SERVICES

85%
OF PEOPLE WHO REPORTED DIFFICULTY WITH THEIR EMOTIONAL WELLBEING SAID SUPPORT FROM THE FUND HAD A POSITIVE IMPACT ON THEIR WELLBEING

£675K
SPENT ON
DISABILITY
EQUIPMENT

Phone a friend

For Margaret Peckham, life changed when her husband, best friend and soulmate, David, passed away in 2014. After 60 years of marriage, Margaret was living alone for the first time in her life, with very little interaction or human contact.

For Margaret, the Fund's daily lunch clubs and weekly Telephone Friendship Groups provide a much-needed link with the outside world.

Margaret says: "The hardest thing about living on your own after 60 years of marriage is not being able to talk about your day to anyone when the evening comes.

"The Telephone Friendship Groups really have changed my life. I've got something to look forward to every week."



SUPPORTING LIFE AFTER INJURY

WE SUPPORT THOSE WHO ARE WOUNDED, SICK OR INJURED AND FORCED TO LEAVE THE SERVICE UNEXPECTEDLY TO LEAD FULL AND SUCCESSFUL LIVES

How we achieve this

- Transition grants
- Training grants
- Welfare breaks
- Housing Trust

Many servicemen and women see the RAF as a lifelong career and we are only too aware how difficult life can be when the unexpected happens and they are forced to leave the Service.

We provided 35 transition grants totalling £64K for those leaving the RAF in 2017 and we spent £68K on training grants to help veterans get back into employment.

Matt's story

Matt Neve's RAF career was cut short after he suffered from crippling PTSD but he found sport, and in particular archery, helped with his rehabilitation.

As Matt progressed in the sport we funded archery equipment so he could continue competing.

Matt says: "Sport has helped my recovery by giving me something to focus on other than my mental health, it helps me switch off and focus. It makes me look forward to what I can achieve and aspire to. Most of all it makes me believe in myself." In 2017 Matt was delighted to win a gold medal in archery at the Invictus Games.

"Being selected for the Invictus UK squad helped me realise that perhaps I am worth something and can achieve my goals if I work hard. I had a real sense of achievement and self worth."

75 years of the RAF Regiment

Since its formation in 1942, the RAF Regiment has played a vital role in major operations across the world, including World War Two, Northern Ireland, the Falkland Islands and Afghanistan.

We marked 75 years of this vital arm of the air force with a series of blogs, infographics and films which we shared with our supporters.

We also heard from 'Rock Apes' who had served on operations in Northern Ireland, Bosnia, the Falklands and Afghanistan and who were later supported by the Fund, including former Flight Lieutenant Carl Harding who served in Sarajevo.

Carl joined the RAF Regiment aged just 20. In 1992 he found himself deployed to the besieged Bosnian city of Sarajevo during the Balkans war.

In 1997 Carl's RAF career was cut short when he was involved in a serious motorcycle accident, which left him in a wheelchair. The RAF Benevolent Fund supported him with a Housing Trust property.

"Thanks to the RAF Benevolent Fund's support, me and my family had somewhere to live, enabling me to adapt to life as a wheelchair user."



INVICTUS GLORY

Former Regiment gunner and Fund Ambassador Stuart Robinson brought home a silver medal in wheelchair rugby at the Invictus Games in Toronto in 2017.



OUR FUNDRAISERS SOAR TO NEW HEIGHTS!

For every bucket shaken, for every step taken during a gruelling challenge and for every cake or coffee sold on our behalf – we are extremely grateful.

2017 proved to be an outstanding year for fundraising and as a result of some very exciting corporate partnerships and our dedicated supporters up and down the country, we raised an astonishing £18.7M!

Our fundraising really went up a gear last year with the raffle of a limited edition Aston Martin Vanquish S Red Arrows car, which raised an incredible £1.4M! We were delighted when Dame Judi Dench set the wheels in motion launching the raffle for us, while other celebrities, including model and petrolhead, Jodie Kidd, also lent their support.



Photo: The Royal Edinburgh Military Tattoo

Top Tattoo!

We were extremely grateful to The Royal Edinburgh Military Tattoo who gave us £174,500 last year. This very generous donation has supported our new Wellbeing and Employment Programme, Airplay youth support sessions at RAF Lossiemouth and individual grants to support the specific welfare needs of our beneficiaries.



Marathon man!

When Corporal Jon Ward completed his first ever marathon back in 2007, he could never have imagined that 11 years later, he would be joining the exclusive 100 marathon club! Jon, a Logistics Mover based at RAF Lossiemouth, will be completing his 100th marathon in 2018 to support the Fund. Jon said: "I have been fortunate that I have never needed support from the Fund, but being a serving member of the RAF, I see first hand how the charity supports the entire RAF Family, so it seemed like a natural fit for me to raise funds for them."

£18.7M
RECEIVED IN
DONATIONS
AND
LEGACIES

Legacies

Each year some 350 people generously leave us a gift in their will, which makes up 70% of our income. Norman Hall, who included a gift to us in his will, said: "I want to ensure that future generations of servicemen and women get the care and support they need. Remembering the RAF Benevolent Fund in my will was an easy decision to make."



Six-year-old Henry donates birthday money to the Fund

Our fundraisers are all ages but we were delighted when one of our youngest supporters chose to make a very special donation to us. When six-year-old Henry Conway celebrated his birthday, rather than spend his birthday money on himself he asked his parents to donate it to the Fund after seeing our latest TV advert.

Battle of Britain veteran Stan Hartill, who appeared in the advert, invited Henry and his parents to his home to say a personal 'thank you'. Henry said: "It was really fun to meet the man off the telly. He told me about the war and the Spitfires. I'd like to be a hero like Stan when I'm older."

More than 10,000 individuals made a donation after watching the advert and over 1,300 are now giving a regular monthly donation.

WE ARE EXTREMELY GRATEFUL TO OUR HIGH VALUE PARTNERS AND DONORS FOR THEIR SUPPORT IN 2017. THEIR GENEROSITY HAS ENSURED WE CAN CONTINUE OUR VITAL WELFARE PROGRAMMES

- | | |
|---|--|
| 2Excel Aviation (The Blades) | New Generations Trust |
| Ann and Colin Blowers | Rolls-Royce plc |
| Annington Trust | Shepherd Neame |
| April Fools Club | SSVC Welfare Fund |
| Aston Martin Cambridge | Terry and Penny Moore |
| Aston Martin Lagonda | The Ada Hillard Charitable Trust |
| BAE Systems | The Bill Brown 1989 Charitable Trust |
| Barclays Bank | The Braemar Highland Gathering |
| Driving Scotland | The Constance Travis Charitable Trust |
| DXC Technology | The Drapers' Charitable Fund |
| Elgin College | The Joyce Lomax Bullock Charitable Trust |
| Gordon & MacPhail | The MacRobert Trust |
| Heroes Drinks | The Mahoro Charitable Trust |
| J H Bartlett Charity | The Military Mutual |
| Knight Sportswear | The Royal Edinburgh Military Tattoo |
| KPMG | The Royal Scots Club |
| Lamborghini Edinburgh | The Scottish Military Ball Trust |
| Leonardo | Wimbledon Foundation |
| Lockheed Martin | Windswept Brewing |
| MBDA Missile Systems | |
| Michael Oliver OBE, DL | |
| Midshires Mobility Group | |
| Mrs Maud Van Norden's Charitable Foundation | |

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.

Queen Alexandra Hospital Home
£20K

Walking with the Wounded
£12K

Fisher House Queen Elizabeth University Hospital Charity
£10K

Alzheimer's Society
£10K

SSAFA
£30K

RFEA
£55K

Broughton House Care Home
£18K

Stoll
£12K

Not Forgotten Association
£15K

RAF Widows' Association
£32K

Airplay programme
£1.2M

Caseworking

Caseworkers are our eyes and ears on the ground, seeking out those in need and investigating cases on our behalf. We provide grants to a number of organisations to distribute funds on our behalf including:

RAFA
£2M

SSAFA
£2.8M

Officers' Association
£63K

Royal Commonwealth Ex-Services League
£220K

The Royal British Legion
£317K

FINANCIAL HIGHLIGHTS

Where our money came from

Donations and legacies (69%) **£18.7M**
(2016: £17.1M/73%)

Charitable activities (7%) **£1.8M**
(2016: £1.8M/8%)

Other trading activities (1%) **£0.4M**
(2016: £0.5M/2%)

Investments (11%) **£2.9M**
(2016: £2.3M/10%)

Other income (12%) **£3.3M**
(2016: £1.7M/7%)



How we spent our money

Charitable activities (76%) **£18.8M**
(2016: £17.6M/78%)

Direct fundraising (14%) **£3.4M**
(2016: £3.2M/15%)

Investment fees (1%) **£0.3M**
(2016: £0.3M/1%)

*Other costs (9%) **£2.2M**
(2016: £1.4M/6%)



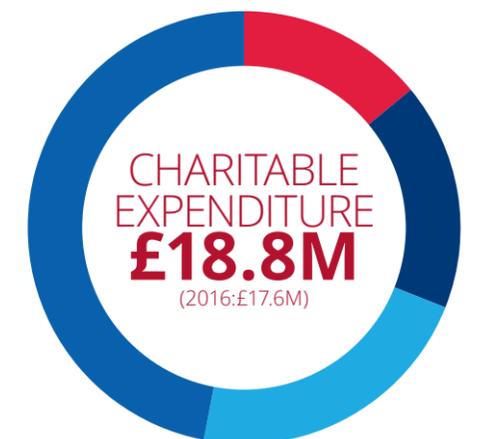
How we supported the RAF Family

Direct support to individuals (47%) **£8.8M**
(2016: £8.6M/49%)

Welfare programmes and grants (22%) **£4.1M**
(2016: £3.4M/19%)

Residential and respite care (17%) **£3.3M**
(2016: £3.0M/17%)

Housing Trust support (14%) **£2.6M**
(2016: £2.6M/15%)



ANTICIPATING NEEDS AND MAKING THINGS HAPPEN

I am proud that the RAF Benevolent Fund, as the RAF's oldest friend, has always been there, changing lives, creating opportunities and helping people to move on from the most difficult circumstances.

We are only too aware of the pressures that the RAF Family – serving and veterans – is facing today but our life-changing support helps keep families together when they are going through the most challenging of times; we enable veterans to live independently for longer and we provide support when the stresses of Service life take their toll.

In 2017, significant focus was given to understanding the emerging welfare needs of the RAF Family. In response, we have specifically developed targeted and innovative programmes tackling social isolation, financial difficulty and mental wellbeing. Respite care for the elderly is also a key priority in the support we provide.

We are an ambitious charity and we will continue to build our support package, delivering new services in 2018 for carers and enhancing respite provision for serving personnel, among others. A fluctuating economy and tighter regulation will no doubt present us with difficulties to overcome but our robust welfare and financial strategy gives us a clear and solid foundation on which to make progress. Consequently, I am confident we are prepared for the challenging times ahead.

We have also been cognisant that 2018 has marked the centenary of the Royal Air Force, or RAF100, and we were therefore pleased to enter into an RAF100 joint venture with the RAF and our sister RAF charities – RAFA, the RAF Charitable Trust and the RAF Museum – to raise money to support the work that we individually do. Collectively, we agreed that we did not want to compete with each other to take advantage of this centenary year and it was clear that collaboration was the way forward.

I look forward to 2019, which marks the centenary of the RAF Benevolent Fund serving the RAF Family, with excitement. We will use this significant milestone to tell people about the sacrifices made by so many during that time but we must also reach those who have not yet sought our help. This is absolutely key and personal pride or a lack



Fund Controller David Murray (third from right) receives a cheque for £10,000 from the RAF Valley charity committee. Earlier this year, the station re-opened its community centre following a major refurbishment, with funding from us.

of awareness must not prevent members of the RAF Family contacting us if they are in need.

Our vision that 'no member of the RAF Family will ever face adversity alone' is as relevant today as it was when we first began in 1919. We have known and understood the RAF Family for almost 100 years and our commitment ensures that we will be there for each and every member of the RAF Family, whenever they need us.

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



Kev and Emma's story

In 2012 Corporal Kev Spencer was diagnosed with grade three anaplastic astrocytoma – an inoperable brain tumour – which eventually left him blind and paralysed.

As Kev's condition worsened we stepped in to support the family, paying for his young children, Sophie and Ellis, to go to pre-school and funding a much-needed break away in an adapted caravan near Bognor Regis.

Further down the line we provided Kev, and his wife Emma, with a loan so they could move to a house closer to family, where they could get the support they needed.

Sadly, shortly after moving, Kev's condition deteriorated and he moved into a nursing home, where he could be cared for by trained staff. But it soon became clear the home was unsuitable for someone of Kev's age as the majority of residents were much older than him, so with support from the Fund's Advocacy service, Kev was able to move to a more suitable home.

Sadly Kev passed away in January 2018 but for Emma the Fund's support has provided some comfort.

"I know Kev really enjoyed being in the new home, he was close to nature, where he could hear the kids laughing as they played outside and he could have a beer in the weekly bar! We are so grateful to the Fund for helping us spend time together in peace."



Royal Air Force Benevolent Fund

For more information on the RAF Benevolent Fund, visit www.rafbf.org

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The RAFBF is a registered charity in England and Wales (1081009) and Scotland (SC038109).