



Royal Air Force
Benevolent Fund

ALWAYS THERE

IMPACT REPORT 2020



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Cover photo: Sergeant Georgie Smith, who is based at Bristol Armed Forces Careers Office and competes in national powerlifting and rowing competitions despite having multiple sclerosis. We supported Georgie to continue training during the Covid-19 pandemic.

In 2020 Georgie took to the skies in a XXV (Fighter) Squadron Hawk T2 jet to show that sudden illness or disability doesn't have to mean the end of a career in the RAF. Read her story on page 29.

ALWAYS THERE IN TOUGH TIMES

For 100 years, we have been the RAF's oldest friend – loyal, generous and always there. In 2020, we were proud to be by the side of veterans, serving personnel and their families during the Covid-19 crisis.

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.

OUR VALUES



Beneficiary-focused



Compassionate



Inclusive



Responsive



Trustworthy



QUICKLY ADAPTING TO BE THERE FOR THE RAF FAMILY DURING A DIFFICULT YEAR

2020 was extremely challenging for many in the RAF Family. But we were there with the help they needed just as we always have been for the past century, quickly developing innovative support to meet the challenges of the day.

In March 2020, Covid-19 changed all our lives. From extreme isolation to financial problems, anxiety and bereavement, members of the RAF Family have battled through a myriad of problems due to the pandemic. But we were there to make sure they didn't have to face this turbulent time alone.

Rapidly adapting our services to support those most in need, we are proud to have helped over 63,700 veterans and serving personnel – and their families – get

through this tough year, despite a downturn in our income because of the crisis.

When the pandemic arrived, we instantly moved to working from home, seamlessly ensuring we continued to deliver our vital support, and began work on new initiatives to meet new needs. Tackling isolation and mental wellbeing were important priorities for us. We immediately set up our Check and Chat call service, with Fund staff

calling isolated RAF Family members throughout the year to see how they were coping. We also quickly expanded our Telephone Friendship Groups, made our Listening and Counselling Service available digitally and introduced our new 24-hour Emotional Support Helpline and counselling service for children and young people. We launched Airplay Connect too, a digital platform where young people – isolated from school and their friends – could access our exciting programme of activities.

We also continued to support members of the RAF Family in financial need. We quickly made it possible to apply for grants of up to £750 completely online – a first for a UK military charity. We carried on our important work giving grants to support RAF Family members to live independently too.

We were however immensely sad to permanently close Princess Marina House, our care and respite centre on the West Sussex coast. We thank all our staff there for their hard work over the years, and hope our guests will continue to use our other welfare services.

As the stories in this Impact Report show, these initiatives have made a huge difference to the lives of many in the RAF

Lawrie Haynes
Chair, Royal Air Force Benevolent Fund

Family. We are proud of our support both big and small, complex and simple, short- and long-term – from supporting veterans over decades, to providing one-off grants, a call to check in, or a membership of the Headspace mindfulness app for serving personnel. Whatever RAF Family members need, we are always there to help with a tailor-made solution.

Our rapid and effective response to the Covid-19 crisis this year wouldn't have been possible without the incredible support of our amazing donors and fundraisers. Thank you so much for your help, especially during what was a difficult financial year for many. Thanks also to the Fund's brilliant, hard-working staff, who have excelled while dealing with the complex challenges of working from home, and to our Trustees for their invaluable guidance.

As the Covid-19 situation improves throughout 2021, we will continue to evaluate how we can best provide a full range of support for the RAF Family. For over a century we've always been there for veterans and serving personnel when they needed us. We're determined and confident our support will continue far into the future, no matter what challenges we face.

Air Vice-Marshal Chris Elliot CB CBE
Controller, Royal Air Force Benevolent Fund

ALWAYS THERE FOR MIKE

Former Corporal Mike Fotherby says we saved his life. For 26 years the Fund has been by his side, following a life-changing accident. Here, Mike welcomes you to our 2020 Impact Report.

"In March 1994, I fell during a volleyball game, injuring my knee badly. My specialist told me I would never walk again, and I would have to leave the RAF.

"This sent me to a very dark and angry place. Hell is the only way I can describe the turmoil I was in. I had a wife and son. I was 36. The job centre confirmed what the specialist said – I was 'unemployable'.

"The Fund was there when no one else was. The following year, we moved into a house the Fund specifically bought for us, adapted with an accessible bathroom and mobility aids. The Fund came to my rescue.

"I was overwhelmed and just cried, both from relief and the knowledge that my family and I were not alone. In fact, I was told I would never be alone because the Fund was my family and always will be.

"I've suffered from more ill health over the years, including blackouts caused by a brain disease called complex multi-function disorder. I also have complex regional pain syndrome, which means I live in pain 24 hours a day.

"The Fund has been there every step of the way. I've had to rely on a wheelchair since 2010, so they paid for an accessible kitchen and adapted my conservatory and garden. Without these changes, I would be totally confined to bed. In 2020, I got more than £15K in back-dated payments after the Fund's Advice and Advocacy Service spotted that my local authority had been miscalculating my benefits for years.

"I'm proud to introduce the Fund's 2020 Impact Report, showing how the charity is always there for the RAF Family. It has been a difficult year for us all, but the Fund has stood side by side with veterans and serving personnel in need throughout, with lots of new and adapted services to meet the RAF Family's needs during the pandemic.

"Thank you to everyone who has donated and fundraised this year – I hope you'll continue to support the Fund next year and beyond, so they can continue to transform the lives of people like me."

Without the Fund...

// I don't know if I would be here. The Fund was there when no one else was."



2020: OUR KEY STATS

63,700+
MEMBERS OF
THE RAF FAMILY
SUPPORTED

21,500+
VETERANS AND
THEIR FAMILIES

42,200+
SERVING PERSONNEL
AND THEIR FAMILIES

£26M

SPENT ON MEETING THE
NEEDS OF THE RAF FAMILY

96%
SAID OUR SUPPORT
IMPROVED THEIR
QUALITY OF LIFE

92%
RATED OUR SERVICE
AS EITHER 'EXCELLENT'
OR 'VERY GOOD'



*Some of our
Ambassadors
– people we've
helped who
go on to speak
about their
experiences and
represent the
Fund – at RAF
Odiham*

KEY AIM ONE: EMOTIONAL WELLBEING

ALWAYS THERE TO SUPPORT THE RAF FAMILY'S MENTAL WELLBEING

In normal times, RAF life can be tough. Challenges for serving personnel include deployment, family separation and frequent moves between postings. And for veterans and serving members alike, loneliness, bereavement and ill health can all cause unhappiness.

Covid-19 shook many in the RAF Family's mental wellbeing even further, causing financial difficulties, increased isolation and stress, fear of illness and more.

Throughout a turbulent 2020, we were there to support the RAF Family to stay strong, stay resilient, and improve their emotional wellbeing.

WE ACHIEVED THIS THROUGH:

- Making our Listening and Counselling Service, which supports people with bereavement, anxiety, depression and stress, available virtually, plus launching a new counselling service for children and young people
- Introducing our Emotional Support Helpline, providing 24/7 support from trained counsellors
- Funding subscriptions for serving personnel and their partners to the mindfulness app Headspace, which offers stress-relieving tips and exercises.

Without the Fund...

// I don't even want to think about what could have happened. The Fund is the friend that's always there."



HOW WE WERE THERE FOR MICHAEL

When former Senior Aircraftman Michael Goody was severely injured in an IED blast in Afghanistan in 2009, we were by his side. Over the next decade, we helped Michael pay for an automatic car and home adaptations. But when his dad died in July 2019, it was emotional support he needed – and we were there to provide that too.

"After my dad died, I felt completely lost," said Michael. "I put my own grief aside to support my mum. But the cracks soon started showing. I found myself lying in bed until 1pm and then I would get up and drink."

Michael approached the NHS for counselling, but there was a six-month waiting list. That's where we stepped in, instantly setting Michael up with the help he needed.

"The Fund's counselling helped massively," said Michael. "I could vent my feelings and frustrations, and learned techniques to cope. People suffer in silence, but it's OK not to be OK and ask for help – that's the hardest step."



RAPIDLY ADAPTING OUR EMOTIONAL WELLBEING SERVICES TO COVID-19

When the pandemic hit in March 2020, we knew we had to move quickly to make sure we could support the RAF Family's mental wellbeing during such a stressful time.

Within weeks, we made our Listening and Counselling Service available virtually, so RAF Family members could continue to receive the therapy they needed from trained professionals. We also launched our Emotional Support Helpline, open 24 hours

a day, seven days a week for anyone in the RAF Family to talk through their problems.

With an estimated one in eight children having experienced a mental health issue such as anxiety or depression, we introduced a specialist counselling service for 11- to 18-year-olds too. Towards the end of 2020, we extended the service to children aged five and over.

SUPPORTING COLIN THROUGH BEREAVEMENT

When RAF veteran Colin Stegeman's wife Margaret died in June 2020 after a long battle with blood cancer, he was bereft. "You think you're strong and can take anything. But to have your wife who you love, to have her gradually dying over a long period takes something out of you," said Colin, 86.

Colin received bereavement counselling through the Fund to help him come to terms with Margaret's loss. "Thank goodness the

Fund treated me so well," he said. "I have no worries about accepting their help, because I worked very hard in the RAF."

Another lifeline for Colin since Margaret's passing has been taking part in one of our Telephone Friendship Groups, where he can chat to other RAF veterans and their partners each week. "It's good fun," he explained. "Not only do we talk about the RAF, we talk about the situations that we have in our lives."



950+
RAF FAMILY MEMBERS
SUPPORTED BY OUR LISTENING
AND COUNSELLING SERVICE

97%
OF THOSE WHO
COMPLETED THEIR
COUNSELLING COURSE
SAW IMPROVEMENT IN
THEIR MENTAL HEALTH

71
CHILDREN AND YOUNG
PEOPLE HELPED BY
OUR NEW SPECIALIST
COUNSELLING SERVICE

1,800+
NEW MEMBERS OF
MINDFULNESS APP
HEADSPACE

99%
OF HEADSPACE USERS
WOULD RECOMMEND
IT TO A COLLEAGUE

KEY AIM TWO: FRIENDSHIPS AND CONNECTIONS

ALWAYS THERE TO ENSURE NO ONE IN THE RAF FAMILY FEELS ALONE

For all of us, a vital part of wellbeing is having people to turn to, talk to and share life with, in good times and bad. But not everyone in the RAF Family has this.

Helping the RAF Family create friendships and connections is a key part of our work – and became even more crucial in 2020. As Covid-19 plunged many into complete isolation, we made sure no one faced these tough times alone.

WE ACHIEVED THIS THROUGH:

- Our Check and Chat calls, where Fund staff regularly called socially-isolated RAF Family members to see how they were coping
- Expanding our Telephone Friendship Groups service – weekly calls between RAF veterans or their partners, facilitated by trained volunteers
- Our Community Engagement Workers and Social Engagement Workers continuing to reduce social isolation and loneliness among veterans and on RAF stations throughout the pandemic.



Without the Fund...

// Phill would sink into sadness and depression. I cannot speak highly enough of Graeme and what he does for us."

HOW WE WERE THERE FOR PHILL AND SALLY

Just months before he was due to retire from the RAF following 39 years' service in Flight Operations, Phill Taylor received the devastating news he had Alzheimer's disease.

His wife Sally has become his full-time carer. She said: "Phill had an amazing sense of humour and was so quick-witted. Sadly this is no more. This disease has taken my husband from me."

Before Covid-19, our Community Engagement Worker Graeme Spark had been visiting, helping Phill maintain his link to the RAF and taking some of the strain off Sally. When the pandemic hit, he continued his support via Messenger.

"It's so important we have continuity from people helping to stimulate Phill," explained Sally. "Phill loves reminiscing about his RAF days with Graeme. On occasion, Graeme takes Phill out, giving me some much-needed respite."

Graeme is one of our four – soon to be six in 2021 – Community Engagement Workers supporting veterans to feel less isolated.



RAISING VETERANS' SPIRITS ON VE DAY AND AT CHRISTMAS

With the country in lockdown and most VE Day 75 commemorations cancelled in May 2020, we took the party to veterans living in West Sussex, lifting their spirits during a difficult and lonely time.

We delivered boxes of goodies to 100 veterans and their partners, which they could use to celebrate the day. They included party hats, mini flags, napkins, chocolates and tea, plus essentials like canned and dried foods, soap and toilet roll.

We brought some Christmas cheer to the RAF Family too. RAF personnel from RAF Honington, Digby, Cranwell and Coningsby joined forces with the Fund to deliver special hampers and tins of Spitfire shortbread to local RAF veterans and their partners over the festive season.



3,700+
CHECK AND
CHAT CALLS
MADE TO 277
RAF FAMILY
MEMBERS
ISOLATED BY
THE PANDEMIC

246
VETERANS AND THEIR
PARTNERS SUPPORTED
THROUGH OUR WEEKLY
TELEPHONE FRIENDSHIP
GROUPS SERVICE

62%
OF TELEPHONE
FRIENDSHIP GROUPS
PARTICIPANTS
SURVEYED SAID THEY
MADE NEW FRIENDSHIPS

215
PEOPLE SUPPORTED
BY OUR COMMUNITY
ENGAGEMENT WORKERS

188
PEOPLE SUPPORTED
BY OUR SOCIAL
ENGAGEMENT WORKERS



RUNNING TELEPHONE FRIENDSHIP GROUPS

Giving up your spare time for others isn't something everyone is able to do, but for our volunteer Jo Terrey, 49, it's personal.

Since August 2020, Jo has been facilitating one of our Telephone Friendship Groups to thank the Fund for supporting her during her divorce. We gave Jo a grant for furniture and electrical goods for her new home when she and her children needed to move out of service quarters.

Jo, who served in the RAF for nine years as a caterer, said: "I wanted to pay something back after the Fund supported me. I love listening to the guys. They are fantastic. I love the banter. I get as much out of it as they do, if not more.

"All my group have been in marriages for a long time. Some of their wives have died and some are in care homes with dementia. It's really important to them to have this forum and they're forming good friendships."

KEY AIM THREE: FAMILY AND RELATIONSHIPS

ALWAYS THERE FOR RAF FAMILIES

Serving RAF couples have to cope with many pressures, including uprooting themselves as they go from posting to posting, and maintaining long-distance relationships. Veterans and their families can, of course, face relationship problems too.

In 2020, we were there with a whole range of support to help the RAF Family with their challenges, keeping them together, enhancing children's lives – and ultimately aiming to make RAF personnel happier and more efficient at work.

WE ACHIEVED THIS THROUGH:

- Offering relationship counselling and mediation sessions online, plus our free online course, Building Stronger Families
- Launching Airplay Connect, a digital platform young people can use wherever they are in the country, or the world, to virtually access Airplay, our clubs for children and young people on RAF stations
- Making up to £2.5K available for each RAF station to provide activity and wellbeing packs for children missing out on Airplay sessions during the pandemic, and to support those in single living accommodation
- Funding facilities including play parks for children on RAF stations.

Without the Fund...

“I wouldn't have met so many new friends.”

HOW WE WERE THERE FOR RAF CHILDREN

With no school and not being allowed to see friends, the Covid-19 pandemic has been really difficult for children and young people. In 2020, we did everything we could to help children on RAF bases stay connected, entertained and positive.

Our Airplay and Ben Clubs provide interesting and exciting activities for RAF children and young people. With face-to-face meetings impossible for much of the year, we launched our digital platform Airplay Connect, so young people could continue to enjoy Airplay virtually.

One Airplay member from MoD Boscombe Down said: “The virtual sessions are good because you can talk about what's wrong in life. The sessions are really fun and I love them – they make you feel included when you are at home. They have really helped me to get through this pandemic and we have so much fun together.”





UNDERSTANDING THE CHALLENGES RAF FAMILIES FACE

We are always keen to learn about what life is like for RAF families, so we can tailor our services to exactly meet their needs.

With that in mind, in November 2020, a group of partners and spouses from RAF Brize Norton came together for a virtual coffee with our Controller, Air Vice-Marshal Chris Elliot, and Lady Wigston, wife of Chief of the Air Staff Air Chief Marshal Sir Mike Wigston.

The session aimed to help the Fund learn more about how the pandemic was affecting partners and families living on RAF stations.

Chris said: "It's really important that we understand the continuing challenges partners, spouses and families face on RAF stations, particularly around mental health, physical activity and lacking a sense of community.

"By opening up the conversation with some brilliant individuals from RAF Brize Norton, we're able to keep our ear to the ground with any issues that we can help with - be that relationship support, Airplay Connect, or just encouraging conversation between those in need and those who offer support."



1,200+
MEMBERS OF THE RAF FAMILY RECEIVED RELATIONSHIP SUPPORT

91%
REPORTED AN IMPROVEMENT IN COMMUNICATION WITH THEIR PARTNER

1,900+
CHILDREN TOOK PART IN EXCITING ACTIVITIES THROUGH OUR AIRPLAY AND BEN CLUBS

£2.1M
SPENT ON IMPROVING THE LIVES OF FAMILIES

£641K
SPENT ON PLAY PARKS FOR RAF STATIONS



MAKING COUNSELLING AVAILABLE VIRTUALLY

When the Covid-19 pandemic made face-to-face relationship counselling difficult, we deftly moved to offering the service online. We were delighted to be able to give relationship support to a similar number of people (over 1,200) as in 2019. People who had counselling benefitted hugely from it - 88% reported an improvement in managing conflict with their partner, for example.

One of the people who did our counselling course said: "The Relate counsellor was great in getting us to reset things, really stop and listen and notice each other. In doing that we started to value each other more, make time for each other and the silly, petty grievances just stopped.

"I'd recommend anyone who needs some support to go to see a marriage counsellor. It will really help your relationship. I think this is one of the most important things the Fund does."

KEY AIM FOUR: INDEPENDENT LIVING

ALWAYS THERE TO HELP RAF FAMILY MEMBERS STAY INDEPENDENT

Losing independence due to disability, injury or advancing years can be distressing. This is often particularly true for RAF Family members, who through their service are used to being proudly self-sufficient.

In 2020 we continued to support members of the RAF Family to live full lives independently at home for as long as possible. We also helped with care home fees, so veterans could live in a better standard of home and have dignity in retirement.

WE ACHIEVED THIS THROUGH:

- Paying for mobility and care equipment, and to adapt homes to make them more accessible
- Buying and adapting houses to meet the needs of injured RAF Family members and renting them at an affordable cost
- Awarding grants to injured and sick personnel leaving the RAF to help them transition back into civilian life
- Advocating on behalf of RAF Family members about issues including care
- Topping up care home fees and paying for care at home
- Ensuring that the occupational therapists who assess RAF Family members for support could do their work and equipment could be delivered in a Covid-safe way.

Without the Fund...

// I would feel totally lost and alone, and my quality of life as it is now would not exist. Before the Fund's support, I didn't realise the extent to which they would offer help."



HOW WE WERE THERE FOR ANDREW

Falklands War veteran Andrew (Harry) Harrop left the RAF in 1988 when he was diagnosed with multiple sclerosis (MS). We've been supporting him to live independently ever since, by helping source and fund suitable equipment including an electric bed and powered wheelchair. The Fund has also supported Andrew with breaks suitable for all his needs.

Andrew said: "My MS has worsened over the years. In the early stages, I began tripping over because I was unable to lift my feet properly. Then, with much regret, I had to resort to using a wheelchair – my legs had finally given way. I'm now virtually quadriplegic. However, I have 24-hour care, so am able to continue writing and have a normal life.

"Without doubt, the Fund has provided me with excellent support in my times of need. It's a truly wonderful organisation, and one which I cannot thank enough for all the help it has given me."



A NEW GARAGE DOOR FOR DENNIS

With a garage door that was dangerous to use and no funds to repair it, Second World War veteran Dennis Percy turned to us for help.

Dennis said: "My old garage door was falling to bits and had rusted through. I was frightened to open it in case it shut on me.

"The new door has made a real difference, it's brilliant. I feel safer now, knowing the garage door is secure. I keep my mobility scooter in there so I can get out and about. Although I've only been to hospital since March! But I hope to get out on my scooter soon. I'm over the moon with what the Fund has done for me."



2,100+
GRANTS GIVEN
TO PROVIDE
PEOPLE WITH
THE MOBILITY,
CARE AND
DISABILITY
EQUIPMENT
THEY NEED FOR
A BETTER LIFE

786
PEOPLE SUPPORTED
BY OUR ADVOCACY
SERVICE

£7.9M
SPENT ON HELPING THE
RAF FAMILY LIVE MORE
INDEPENDENTLY

£928K
SPENT ON BUYING
HOUSES TO MEET THE
NEEDS OF INJURED RAF
FAMILY MEMBERS

£1M
SPENT TO TOP UP
CARE HOME FEES SO
VETERANS CAN LIVE IN
A HIGH-QUALITY HOME

A NEW BOILER FOR ARTHUR

Delays in repairs left RAF veteran Arthur Northfield strip washing over a sink before the Fund stepped in to provide a grant to replace his boiler.

The 97-year-old, who joined the RAF in 1942 halfway through the Second World War as a Stirling Bomber Flight Engineer in Bomber Command, had been waiting for six weeks for a promised repair to take place. Then his son Micky spotted a Fund advert and realised his father was eligible for support.

Micky said: "I am really, really grateful for what the Fund has done. I was absolutely horrified when I realised Dad had been washing at the sink.

"It's a comfort knowing that there are organisations there because we don't always treat our veterans as we should. It's great having that second family, they're always there."



KEY AIM FIVE: FINANCIAL ASSISTANCE

ALWAYS THERE WITH FINANCIAL HELP

If a member of the RAF Family runs into difficulties with money, we're by their side. We consider any requests for support, and will find a bespoke solution to meet every person's needs. We can also advise on and help people apply for welfare benefits.

2020 threw many members of the RAF Family into turmoil, from working-age veterans finding themselves unemployed, to veterans needing extra support with bills. Our grants and advice provided a much-needed safety net, relieving worry and helping RAF Family members get back on their feet during a difficult time.

WE ACHIEVED THIS THROUGH:

- Giving grants to pay for one-off costs like replacing a broken boiler, topping up pensions and much more
- Making it possible to apply for grants of up to £750 completely online – a first for a UK military charity – instead of a caseworker visiting every person who applies for financial support
- Our Advice and Advocacy Service, which supports people to claim the benefits they're entitled to.

Without the Fund...

// Yian wouldn't have his specially trained assistance dog Coco."

HOW WE WERE THERE FOR GEMMA AND YIAN

In May 2020 four-year-old Yian Luxton was diagnosed with autism. "Yian finds it difficult to make connections with other people, but seems to have an affinity with animals," says his mum, Sergeant Gemma Luxton, an RAF medic with Defence Medical Services.

Thanks to a grant from the Fund, Yian now has support from specially trained assistance dog Coco, an 18-month-old chocolate Labrador. "We're hoping Coco will be a best friend for him," says Gemma. "If he gets overcome or compulsive, Coco can take charge through nuzzling and licking Yian to calm and comfort him. We're so excited to have Coco in our family. We feel very lucky."

Coco supports Yian in several ways, including deep pressure therapy, to calm him down and help him settle, and anti-bolting, where Coco drops to the floor when Yian tries to run away.



SUPPORTING THE RAF FAMILY TO CLAIM BENEFITS

Our Benefits Advice Service is there for the RAF Family with advice and information to help navigate the often complex welfare system. With many finding themselves out of work or facing difficulties due to the pandemic, it was a vital resource in 2020.

We can check what benefits people are entitled to, advise them how to make benefit claims, and support them with challenging benefits decisions they disagree with. Since 2015, we've provided advice on over £8M worth of potential benefit income which was missing off the application forms we received.

Jen Kelly (pictured) is one of our Benefits Advisers. She said: "One of the people I'm most proud of helping during this difficult year is a Housing Trust tenant of ours. She was claiming Universal Credit, but the Government was taking her Service Attributable Pension into account as income, so she was getting less money than she was entitled to. I helped her successfully challenge this. This means she should get around £4K in back-dated payments and around £500 more per month, which could be life-changing to her."



£6M
SPENT ON SUPPORTING THE RAF FAMILY FINANCIALLY, INCLUDING:

£372K
SPENT ON FUNERAL COSTS

£908K
SPENT ON REGULAR FINANCIAL HELP FOR PENSIONERS

£1.4M
SPENT TO HELP WITH HOUSING COSTS

£2.7M
IDENTIFIED IN UNCLAIMED BENEFITS AND **£16.5K** IN ONE-OFF LUMP SUM PAYMENTS



KEEPING GEORGIE'S MIND AND BODY HEALTHY DURING COVID-19

Exercise has always been a big part of Sergeant Georgie Smith's life. And she didn't let her diagnosis with multiple sclerosis in 2015 hold her back – continuing not only with her RAF career, but also competing in national rowing and powerlifting competitions.

But then Covid-19 closed gyms. It hit Georgie hard. "During the first lockdown I spent a lot of time alone, working from home for the Bristol Armed Forces Careers Office. My mental and physical health really suffered. I was drinking more. I was eating badly. The MS means I have weakness in my legs, which is more prevalent if I'm not looking after myself. I was really struggling.

"Exercise was the important piece missing during Covid. I had no equipment at home – as a powerlifter and rower that's not ideal. I found it really difficult."

Georgie turned to the Fund and we gave her a grant for home gym equipment. "Having the equipment is hugely important to me. Exercise helps me structure my day and it helps instill good habits and discipline, improving my physical health. That in turn improves my mental health."



£3.3M*

SPENT ON GRANTS AND SERVICES TO RAF STATIONS

ALWAYS THERE FOR SERVING PERSONNEL

Whether they are based in the UK or abroad, our support for those currently serving ranges from wellbeing services to station grants. In 2020 our support to RAF stations totalled more than £3.3M.

This included significant funding for RAF Benson's Common Room, which now allows personnel of all ranks and their families to relax in a welcoming, safe environment. We also supported RAF Wittering with their Benches for All project, which provides Covid-safe outdoor facilities for personnel to both work and relax, improving their mental wellbeing and reducing isolation.

*An additional £601K awarded across stations



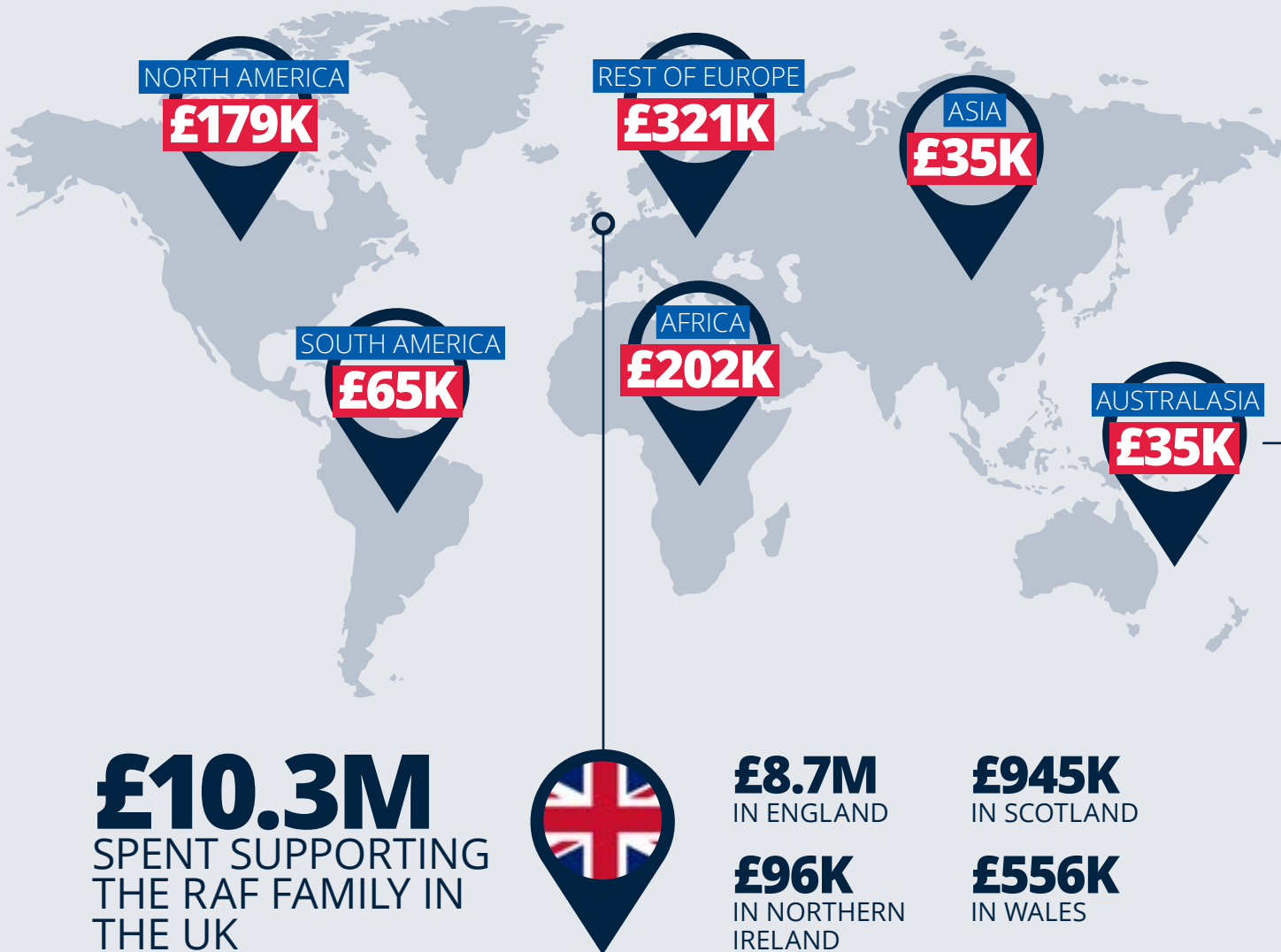
“This new common room is a fantastic facility and it will make a huge difference to the whole force here. We really appreciate the support of the RAF Benevolent Fund.”

**Group Captain Adam Wardrope,
Station Commander of RAF Benson**



ALWAYS THERE FOR THE RAF FAMILY AT HOME AND ABROAD

No matter where RAF Family members live in the world, we are there for them. From New Zealand to Jamaica, Malta to Spain, our support is global. In 2020, we spent £837K in 33 countries to support members of the RAF Family through tough times.



Pippa with New Zealand Bomber Command Association veteran Peter Wheeler

SUPPORTING PIPPA TO CONTINUE LIVING AT HOME IN NEW ZEALAND

Once a Special Operations agent acting behind enemy lines during the Second World War, we've supported Phyllis 'Pippa' Latour to continue living in her own home for the past decade.

Now 100 and living in New Zealand, Pippa is one of the last surviving female Special Operations agents. She said: "Thanks from all my heart for giving me the quality of life to reach this centenary milestone. I am now looking forward to my 101st birthday!"

Pippa was a member of the Women's Auxiliary Air Force when she was seconded to the Special Operations Executive in 1943.

In 1944 she parachuted into Nazi-controlled Normandy to act as a wireless telegraphy operator. Pippa, posing as a schoolgirl, supplied intelligence that would lead to the bombers being brought in. On D-Day she watched as Allied troops stormed Normandy.

Her work made a significant impact on the Allied victory, and she was awarded the Croix de Guerre for bravery, and made a Member of the British Empire.

WORKING IN PARTNERSHIP

EXTERNAL GRANTS

Every year we give grants to charities and other organisations who provide direct and targeted assistance to the RAF Family, including support with employment, homelessness and substance misuse.

IN 2020 WE GAVE
£418K
TO **38** ORGANISATIONS
INCLUDING:

- RFEA – THE FORCES EMPLOYMENT CHARITY
£59K
- ARMED SERVICES ADVICE PARTNERSHIP (POPPY SCOTLAND)
£20K
- RAF WIDOWS' ASSOCIATION
£35K
- SSAFA
£20K
- VETERANS AID
£25K
- ADDACTION
£15K
- POPPY FACTORY
£15K
- DEFENCE MEDICAL WELFARE SERVICE
£15K
- RAF FAMILIES FEDERATION
£15K
- STOLL
£15K
- MILITARY WIVES CHOIR FOUNDATION
£12K
- FARES4FREE
£7K

OUR CASEWORKING ORGANISATIONS

We are proud to work with several organisations which investigate cases and distribute grants to the RAF Family on our behalf.

IN 2020 WE GAVE
£8.6M
IN GRANTS THROUGH
OUR CASEWORKING
PARTNERS

- ROYAL AIR FORCES ASSOCIATION
£4.6M
- SSAFA
£3.2M
- THE ROYAL BRITISH LEGION
£476K
- ROYAL COMMONWEALTH EX-SERVICES LEAGUE
£303K
- OFFICERS' ASSOCIATION
£28K



Leanne from DMWS

£15K
GRANT GIVEN
TO DMWS TO
SUPPORT THE
RAF FAMILY
WHILE IN
HOSPITAL

“We cannot thank Leanne enough for her help and support through what was a traumatic experience.”

SUPPORTING THE RAF FAMILY IN HOSPITAL

Defence Medical Welfare Service (DMWS) provides practical and emotional support to Armed Forces, veterans and their families when they are receiving treatment in hospital, so no one goes through the worry of illness or injury alone. In 2020, we gave DMWS a £15K grant to support their work with RAF personnel and veterans.

When RAF veteran Simon Tonge was in hospital with terminal cancer, Leanne from DMWS was on hand with support, visiting him and liaising with hospital staff and family about his care. Leanne also made sure Simon's wife and daughter had support with cleaning and gardening at home. When Simon sadly died, DMWS helped his family with funeral arrangements related to his RAF service.

“We cannot thank Leanne enough for her help and support through what was a traumatic experience,” said Simon's brother Jonathan. “Simon's family still receives support from Leanne which can only be described as an outstanding service with that personal touch.”

4,200+
INDIVIDUAL GRANTS
WERE GIVEN
THROUGH THESE
ORGANISATIONS

FUNDRAISING

Being there for the RAF Family during this turbulent year simply wouldn't have been possible without our incredible supporters. Thanks to the hard work of our dedicated volunteers, donors, corporate partners and staff, we raised an amazing £14.1M. While our income was down 10% overall, we're proud of our many fundraising successes in 2020, and grateful to everyone who continued to give.

From reducing isolation to improving family relationships and easing financial hardship, the money our supporters raised made life better for over 63,700 RAF Family members during the year.

SUPPORT FROM THE SERVING RAF

Serving personnel continued the tradition of looking after their own, recognising the vital support the Fund offers. Seventy per cent made a monthly gift through the Service Day's Pay Giving Scheme, contributing an impressive £1.6M.

INDIVIDUAL SUPPORTERS

Individuals made a significant contribution to our funds (£1.6M in 2020, up 10% from 2019). We received regular gifts from over 9,200 people (9% higher than in 2019). We also enjoyed generous support from people in response to our fundraising appeals and in memory of a loved one.

GIFTS IN WILLS

In 2020, we were extremely grateful to receive £7.7M in legacies. Gifts in Wills are the largest form of income for the Fund and we are deeply indebted to the people who choose to support the RAF Family in this way.

PARTNERSHIPS

Donations from corporates, trusts and major donors reached new heights this year, raising £2.2M, including a £1M grant from the Headley Court Charity. We struck up many new relationships, for example with Forces Mutual, The Hobson Charity and The Scottish Wellbeing Fund. We also strengthened long-held and valued partnerships, including with MBDA Missile Systems, BAE Systems, Midshires Mobility Group and Mr Paul Nicholas FRAeS. We are proud of our supporters' loyalty to our cause in these difficult times.



EMERGENCY COVID-19 APPEAL

In August 2020, we wrote to our supporters, letting them know how the Fund was adapting in the wake of the pandemic and asking for donations so we could continue to support the RAF Family. The results far exceeded our expectations. Supporters responded extremely generously, giving a total of £78K.



RAF COLLEGE CRANWELL 100TH BIRTHDAY FUNDRAISING

The RAF College Cranwell celebrated its centenary in 2020 by raising an amazing £10.6K for the Fund. Cadets and staff set themselves individual challenges, and had to do 100 of them. Most people cycled or ran 100KM, but Paul Nash from 100 Course IOT 1972 decided to have 100 blankets made with the RAF Benevolent Fund and RAF College 100 logos on, which were then distributed to RAF veterans across the UK.



£14.1M
RAISED INCLUDING:

£7.7M
RECEIVED FROM
GIFTS IN WILLS

£1.6M
RECEIVED FROM
INDIVIDUALS

£2.2M
RECEIVED FROM
CORPORATES, TRUSTS
AND MAJOR DONORS

£1.6M
RECEIVED FROM THE
SERVICE DAY'S PAY
GIVING SCHEME

BATTLE OF BRITAIN FUNDRAISING

2020 was the 80th anniversary of the Battle of Britain, and we were delighted that so many of our supporters marked the occasion by fundraising for us.

Adelphi Distillery supported the Fund by donating the proceeds of two limited edition whiskies. The bottles, which quickly sold out, celebrated two Battle of Britain aces who flew for Scottish squadrons.

Our Hardest Day Challenge encouraged people to choose their own difficult challenge to raise funds for us, to commemorate the Battle of Britain's Hardest Day on 18 August. Our supporters did everything from running and cycling challenges to the Queen's Colour Squadron pulling a jet along the runway at RAF Northolt. Our supporters also held 8Tea Parties in the summer, dressing up in 1940s attire and celebrating and fundraising with their families. We also launched a six-part Battle of Britain podcast and teamed up with Dan Snow and Sue Holderness to organise The Big Battle of Britain Virtual Quiz.

We were very grateful for Lockheed Martin's support for our own special anniversary tribute – a poignant light show projected onto both Bawdsey Radar in Suffolk and Remote Radar Head in Buchan. A fitting tribute to all those who played a key role in the battle.



An 8Tea party in full swing



Personnel at RAF Akrotiri taking part in a round-the-world baton relay as part of our Hardest Day Challenge





Our Controller Air Vice-Marshal Chris Elliot at the Bomber Command Memorial

WIMBLEDON FOUNDATION GRANT

In 2020 the Wimbledon Foundation generously pledged to support Airplay, our flagship youth support programme, with a grant for the next three years. Airplay supports around 2,000 RAF children each year with a wide array of play and learning activities, trips and youth forums. Thanks to the Foundation's grant, we were able to launch Airplay Connect during the Covid-19 pandemic, providing fun activities digitally to help families during lockdown.



BOMBER COMMAND MEMORIAL TARGET REACHED

We are the proud guardians of the Bomber Command Memorial, which stands as a fitting tribute to the 55,573 Bomber Command crew who lost their lives in the Second World War. In 2020, we were delighted to reach the Bomber Command Memorial Fund fundraising target of £2M.

Thanks to incredible support from Dr Michael Oliver OBE DL and other

individuals, associations, trusts and businesses, the Memorial is now supported by enough funds to secure its maintenance in perpetuity.

In 2020, we were also pleased to hold a virtual service of remembrance from the Bomber Command Memorial, paying tribute to all those who made the ultimate sacrifice.



The Royal Edinburgh Military Tattoo's grant will help us support the RAF Family in Scotland

SCOTTISH SUPPORT

We were thrilled to be a beneficiary of The Royal Edinburgh Military Tattoo again in 2020, receiving a grant of £74.5K to help us support the RAF Family in Scotland. The Royal Edinburgh Military Tattoo has continued to donate to military charities across the UK despite having to cancel their 2020 shows due to Covid-19. We are very thankful for their support.



THANKING OUR DONORS

We would like to thank all the organisations, businesses and individuals who supported us in 2020, including:

2EXCEL AVIATION (THE BLADES)

MIDSHIRES MOBILITY GROUP

ADRIAN SWIRE CHARITABLE TRUST

MRS PENNY MOORE

BAE SYSTEMS

MR DONAGH MCCULLAGH

MRS ANN BLOWERS AND
MR COLIN BLOWERS

MR PAUL NICHOLAS FRAES

CHARLES BURRELL 2016
CHARITABLE SETTLEMENT

DR MICHAEL OLIVER OBE DL

RAFA AMSTERDAM BRANCH

MS JANE BURROWS AND
MR DUNCAN BARBER

THE APRIL FOOLS' CLUB

THE ARMED FORCES COVENANT
FUND TRUST

CCM MOTORCYCLES

THE BEAUJOLAIS RUN

DXC TECHNOLOGY

THE HOBSON CHARITY

FORCES MUTUAL

THE MACROBERT TRUST

HEADLEY COURT CHARITY

THE ROBERT W. JOHNSON IV
CHARITABLE TRUST

MR JOHN ISABEL

JH BARTLETT CHARITY

THE ROYAL EDINBURGH
MILITARY TATTOO

MS MELISSA JOHN

THE SCOTTISH WELLBEING FUND

KNIGHT SPORTSWEAR

THE STAFFORD TRUST

LOCKHEED MARTIN

WIMBLEDON FOUNDATION

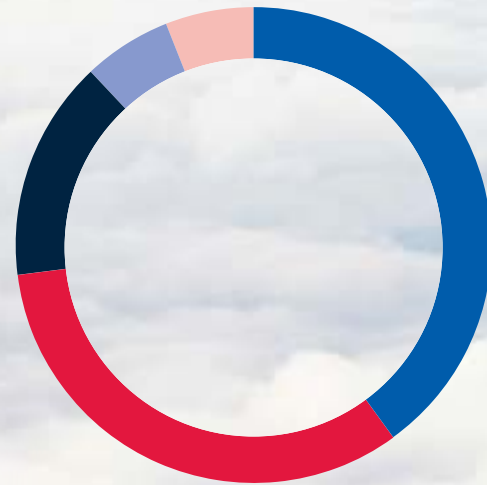
MBDA MISSILE SYSTEMS

FINANCIAL HIGHLIGHTS

TOTAL INCOME £19.1M

(2019: £21.4M)

- **Legacies: £7.7M/40%**
(2019: £10.1M)
- **Donations and other fundraising: £6.4M/34%**
(2019: £5.3M)
- **Investment income: £2.7M/14%**
(2019: £2.7M)
- **Charitable activities: £1.2M/6%**
(2019: £1.8M)
- **Other income: £1.1M/6%**
(2019: £1.5M)



TOTAL EXPENDITURE £31.1M

(2019: £33.5M)

- **Charitable activities: £22.4M/72%**
(2019: £24.4M)
- **Direct fundraising: £3.4M/11%**
(2019: £3.9M)
- **Support costs: £5.3M/17%**
(2019: £5.2M)



CHARITABLE EXPENDITURE £26M

(2019: £27.9M)

- **Direct support to individuals: £15.6M/60%**
(2019: £14.7M)
- **Welfare programmes and grants: £4.9M/19%**
(2019: £6.5M)
- **Respite care: £3.9M/15%**
(2019: £4.5M)
- **Housing Trust support: £1.6M/6%**
(2019: £2.2M)



ALWAYS THERE FOR BOB

We've been there for former Parachute Jumping Instructor (PJI) Sergeant Bob Greig since 1984, when he was seriously injured during a free fall parachute descent.

"It may well surprise some to know that I consider myself to be a fortunate person. My accident should have killed me were it not for a few lucky coincidences.

"In 1984, I was taking part in a routine training programme, something I had done many times before. As a result of poor weather, we were only able to jump at 6,000ft. I was the last to leave the Puma helicopter.

"Unfortunately, my main parachute failed to deploy correctly. This was followed by a malfunction on my reserve parachute, resulting in an extremely fast and uncontrolled descent. When I impacted with the ground, I didn't lose consciousness, but knew instantly that I was paralysed. I also realised how lucky I was to be alive. I landed not far off the drop zone in a ploughed farmer's field, which made for a more forgiving impact.

"One of the students I was jumping with was a qualified medic. It was my good fortune not only to have him, but also the Puma helicopter which ensured a speedy extraction to hospital.

"Since 1984 my life has been empowered by the support I have received from the Fund. While still an inpatient, the Fund provided me with a grant to ensure I was financially worry-free and able to fully focus on my rehabilitation programme.

"After completing my rehab and being discharged from military service the Fund was there again by my side. They provided a house for me, which I have lived in ever since, enabling me to maintain my independence and be a full and active member of society.

"The quality of life that I now experience is inextricably linked to the continuity and level of support I've received from the Fund since 1984. I am extremely proud to be an ambassador for the Fund. I will be eternally grateful for the assistance I have consistently received over the years.

"Thank you to each and every individual and organisation that has supported the Fund in the past year – you have helped to better the lives of so many in the RAF Family."



Without the Fund...

// I wouldn't have a home that meets my needs now and will meet my needs into the future. I have my independence thanks to them."

GET IN TOUCH

Please contact us today if you know someone who is in need of help or to request help for yourself.

0300 102 1919
mail@rafbf.org.uk
rafbf.org/help

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RAF Benevolent Fund is a registered charity in England and Wales (1081009) and Scotland (SCO38109)

