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Front cover: RAF veteran Bob Greig in our garden at the 2022 RHS Chelsea Flower Show, funded by Project Giving Back. We've supported Bob since 1984, when he was seriously injured following a free fall parachute descent.

A FOREWORD FROM OUR PRESIDENT, HRH THE DUKE OF KENT

2022 was a very challenging year for the RAF, the country and the world.

Together with the whole nation, I was deeply saddened by the death of Her Majesty The Queen. The late Queen showed an inspirational sense of duty during her reign and, as the RAF Benevolent Fund's Patron from 1952, provided endless support for those who served her country.

Those serving in the RAF in 2022 found themselves operationally busier than they have been for more than 40 years and were at the forefront of support to the Ukraine government. Britain also faced the challenges of the cost-of-living crisis, while the legacy of Covid-19 continued to cast a shadow.

Through all these challenges, the RAF Benevolent Fund in 2022 stood shoulder to shoulder with more than 40,700 RAF veterans, serving personnel and their families, offering financial, practical and emotional support. Demand for assistance of all kinds was higher than ever.

At the beginning of the year the Fund launched its new five-year Shaping The Future strategy. This provides a robust foundation to meet the RAF Family's needs today and beyond. Its first year saw strong achievements, including distribution of £7.1M in grants to RAF Family members to pay for essentials such as energy bills and disability equipment.

As we go forward into 2023, the Fund, inspired by the late Queen's example of duty and devotion, stands ready to support anyone in the RAF Family in need, no matter what difficulties they face.





HRH The Duke of Kent KG GCMG GCVO ADC(P) President. **RAF Benevolent Fund**



allist

Air Vice-Marshal
Chris Elliot CB CBE DL
Controller,
RAF Benevolent Fund

THERE FOR THE RAF FAMILY, NOW AND INTO THE FUTURE

We were delighted to launch our ambitious new strategy, Shaping The Future, at the start of 2022. Taking us through to 2026, it responds to the challenges facing the RAF Family, from children to veterans, today and into the future, so we can continue to support everyone in our RAF Family for years to come.

Our new strategy stood us in good stead during its first year, helping us to spend £17.5M to support more than 40,700 veterans, serving personnel and their families through another tough year.

We faced a huge demand for our financial, practical and emotional support services throughout 2022. With the cost-of-living crisis hitting hard and the effects of the Covid-19 pandemic still lingering, more working-age and serving RAF Family members came to us not only for financial help, but for emotional support too. We were ready to respond to this increased need, while continuing to support the veteran community, many of whom also found themselves struggling.

We were there for the RAF Family financially, giving out £4.1M to pay for essentials like energy bills and childcare. We also spent £3.1M to support veterans and serving personnel facing disability, injury and advancing years. In addition to what we spent on RAF Family members, our Benefits Advice Service also identified £2.5M in state benefits they could claim.

We stood shoulder to shoulder with RAF Family members emotionally too. Our Community Engagement Workers were on hand to support veterans to re-engage in meaningful, regular social activities following the pandemic, while Telephone Friendship Groups also helped reduce loneliness amongst veterans. These initiatives, alongside our Listening and Counselling Service, Wellbeing Breaks, free Headspace mindfulness app membership and more, offered wellbeing support for more than 13,800 RAF Family members in 2022 – 2,000 more than in 2021.

This year we also saw an increase in RAF Family members coming to us with more complex problems, from homelessness to serious mental health problems. Our new strategy, with its focus on making personalised support easier, smoother and quicker to access, no matter how multi-faceted the issue, helped us meet these needs. We worked across the Fund, with partner organisations and with government agencies to support people in a joined-up way, often transforming their lives. We also made it easier to access our services digitally, including introducing a new online portal to apply for grants.

Our ability to support the RAF Family in so many powerful ways was only possible because of our amazing supporters. Thank you to each and every one of you who helped us raise £16.7M to support the RAF Family over the year – £0.4M more than last year.

Despite these achievements, 2022 was difficult for us all at the Fund. Her late Majesty Queen Elizabeth II was our Patron for 70 years, and an ardent supporter of the RAF Family and everyone who served our country. As we move forward, we will endeavour to embody Her late Majesty's spirit of commitment and passion as we strive to support the RAF Family far into the future.





Richard Daniel BSc (Hons) FRAeS Chair, RAF Benevolent Fund

ABOUT US

We're the RAF Benevolent Fund, and we're here to support veterans, serving personnel and their families, when they need it most.

We provide the financial, emotional and practical support that helps people live with the dignity and independence they deserve.

OUR VISION

Our vision is that everyone in our RAF Family – veterans, serving personnel and their families – gets support in their hour of need.

OUR PURPOSE

Our purpose is to be here for every member of the RAF Family in need – listening, understanding and providing life-changing practical, emotional and financial support.

OUR KEY WELFARE
GOALS FOR THE
RAF FAMILY 2022–2026



Improved access to personalised support



Improved quality of living



Increased independence



Enhanced wellbeing

OUR VALUES



Empathetic – we listen and seek to understand, standing side-by-side with the RAF Family.



People-focused – we put people at the heart of everything we do.



Responsive – we do what we say we will do, and use evidence and insight to adapt to changing needs.



Inclusive – we work hard to ensure everyone feels valued and supported, and make ourselves accessible.



Innovative – we are forward-leaning and encourage new ideas and approaches to remain relevant.

FIVE AREAS OF FOCUS FOR THE FUND OVER FIVE YEARS

Our new Shaping The Future strategy sets out five areas we want to focus on between 2022 and 2026. We are delighted to have made significant progress on each of them this year. However, our ambition runs deep and we look forward to achieving even more in the years to come.

- Providing more hands-on, tailored support to the RAF Family
- 2 Strengthening our community engagement
- Increasing our fundraising income
- Placing a greater emphasis on insight, impact and innovation
- Developing greater collaboration and partnership working

2022: OUR KEY STATISTICS

40,700+

members of the RAF Family reached throughout the UK and around the world



24,000+

serving personnel and their families



16,700+

veterans and their families

96% said we improved their quality of life



88%

said our services were excellent or they were very satisfied





Our wellbeing services supported 13,800+ people



We gave 6,900+ people financial assistance to help them through tough times



We helped 10,100+ people through grants we gave to **RAF stations**



We gave 2,000+ people advice and advocated for them on issues including benefits and care. alongside legal advice



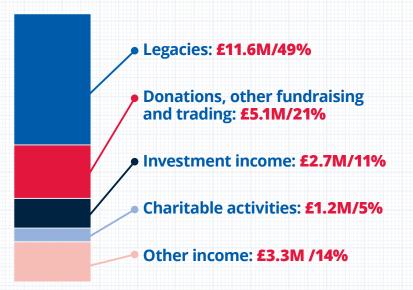
We supported 4,500+

people by giving them information or answering their enquiry

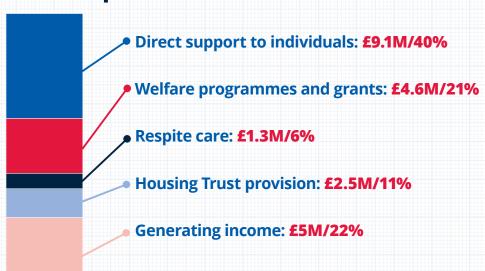


We helped 3,600+ people through grants we gave to other organisations

Total income: £23.9M (2021: £25.5M)



Total expenditure: £22.5M (2021: £22.4M)



Offering better access to personalised support

Ensuring every member of the RAF Family can get tailor-made support from us quickly and efficiently is a key part of our new strategy – and we made great progress in our first year.

KEY ACHIEVEMENTS

- We recruited six Welfare Navigators over the course of 2021 and 2022 who are giving anyone who contacts the Fund a smooth journey to support. Their work meant 76% of people surveyed said they were 'very satisfied' or 'satisfied' with their initial contact, up from 53% in 2019.
- In 2022 we increased our team of Welfare Support Executives to six to help people with multiple and more complex issues, including serious debts and homelessness, to find the support they need.



I can't tell you how much it has benefited me. The Fund has been like another family."

Ann Hughes on our life-changing support with housing and disability equipment after she was diagnosed with multiple sclerosis

Welfare Navigator Martin Pokorny explains the difference he makes to RAF Family members' lives.

"I started at the Fund six months ago. As a Welfare Navigator, I'm the first point of contact for people looking for help.

"Some people don't really know what we can do for them. They call us and tell us they're struggling. During that discussion, often we actually find out they have needs other than those they originally called about. Someone might tell us they're struggling financially for example. But after speaking to them, we also find out they feel isolated and don't have much support around them.

"So as well as topping up their income when appropriate, we can also help with social inclusion grants, or help them join one of our Telephone Friendship Groups. We can help put a system in place to support them much better. If we aren't able to help directly, we always explore the possibility of signposting to other charities."







97%

of people our Welfare Support Executives supported were 'very satisfied' or 'satisfied' 96%

said their quality of life had improved 'a lot' or 'quite a bit' thanks to our help

7 in 10

people in need who made an enquiry went on to receive direct support

Improving quality of living

Times are tough. As the cost-of-living crisis hit hard in 2022 and demand grew sharply for our financial support, we were there with grants and advice to help pay for essentials and relieve stress.

KEY ACHIEVEMENTS

- We gave out over 4,800 individual grants, totalling £4.1M, including £312K on home fuel grants to help with the energy crisis.
- 96% of people who received a financial assistance grant said it improved their quality of life.
- Our Benefits Advice Service identified £2.5M in unclaimed benefits that RAF Family members could claim – up 20% on 2021. 90% of people surveyed who used the service said it was 'excellent' or they were 'very satisfied'.



The Fund's financial support has been a godsend – it allows me to have that sense of normality and wellbeing which is so critical."

Midge Hartley explains the difference our support has made to his life

We were there with the support Davina Griffiths needed to stay comfortable at home after a life-threatening illness.

Diagnosed with kidney failure-induced sepsis, Davina reached out to the Fund, curious to know if her late husband's service would entitle her to any help.

Despite it being over 70 years since her husband Caleb served in the RAF, we were delighted to support Davina with a £530 grant to help with energy costs as prices rocketed in 2022. We also provided an electric recliner chair, mobility scooter and stairlift.

"The grant has been a fantastic help during the cost-of-living crisis," says Davina. "I was just about managing and then this money came through and I couldn't believe it – I'm so grateful."

Davina's daughter Charlie adds: "The support we've received means more than just a charity helping mum through her illness – it means that the service my father provided to the RAF is still paying off today."

In some ways it feels like dad is right here helping us himself. The Fund has made such a difference to my mother's life."





46%

increase in enquiries about financial support compared with 2021

£374K

spent on topping up care home fees so RAF Family members can live in comfort in the best home possible

84%

of people surveyed who used our free legal advice helpline said they were 'very satisfied' or thought the service was 'excellent'



Increasing independence

We don't believe anyone who has served their country should have to struggle due to disability, injury, advancing years or leaving the service. We enable the RAF Family to cope with these challenges and live well.

KEY ACHIEVEMENTS

- We spent £3.1M supporting more than 2,100 members of the RAF Family to increase their independence.
- This included paying £1.7M for mobility and care equipment, so people can safely and comfortably stay in their homes as long as possible. 95% said it contributed to their comfort.
- We specialise in providing advocacy in a number of areas, including care services. We supported over 300 people in 2022, helping them save or access £689K in statutory support.



The support the Fund has provided has been second to none, including converting my bathroom into a wetroom and providing me with an orthopaedic bed. I wouldn't have been able to get this far without it."

Former RAF Sergeant Leroy Francis, who has multiple sclerosis, explains the difference equipment we provided has made to his life Thanks to the mobility equipment and sports wheelchair we provided, RAF veteran Mick Curran has been able to take part in the sport he loves – archery.

Eight years into his career in the RAF, Mick was involved in a car collision which resulted in severe continuous pain. In the years since, Mick has been diagnosed with conditions including chronic fatigue, complex PTSD and neuropathic pain syndrome.

"I got in touch with the Fund and was given a scooter and electric chair, which have made an enormous difference to my quality of life," he says.

While recovering, Mick discovered a passion for archery after taking it up in 2019. "Archery has been a lifeline for me – I now shoot in county and national level competitions,"

"I've only been able to do archery because of the Fund – without their support I wouldn't have been able to get involved with the sport I now love. The equipment and chair have enabled me to keep going and to have a positive outlook on life." Archery has helped me not only physically but mentally too."





he explains.

spent to provide care at home for RAF Family members







£640K spent to repair and adapt housing 95% said mol

said mobility and care equipment we provided contributed to their comfort

Enhancing wellbeing

From improving mental health to helping the RAF Family find friendships and connections, enhancing wellbeing is at the heart of what we do - especially in these turbulent times.

KEY ACHIEVEMENTS

- Our Listening and Counselling Service helped more than 2,200 people to work through their problems, up 52% on 2021. 92% of those surveyed said the counselling had a positive impact on their life.
- Our specialist counselling service for children and young people aged 5-18 supported more than 200 people. 70% of those helped felt the service had positively changed things for them.
- Our Telephone Friendship Groups are weekly calls between RAF veterans or their partners, facilitated by trained volunteers, helping people to connect with others and feel less lonely. Over 220 veterans took part, with 78% of participants surveyed saving it improved their happiness.



I'm very invested in the wellbeing of my Telephone Friendship Group friends. Supporting one another through difficult times is an important part of our week."

Former RAF Safety Equipment Fitter Shaun Nyhan explains how his Telephone Friendship Group improves his life

After experiencing a stroke, Al Dyer and his family, desperate for some time away, enjoyed one of our subsidised welfare breaks.

Al served in the RAF as Master Air Crew for almost 34 years. However, due to an unexpected stroke he was discharged in April 2022.

After such a difficult period, Al, his wife Gina and seven-year-old twin daughters needed some quality time together to relax and enjoy themselves. They were our first guests at our new holiday home, opened in 2022. In the seaside town of Bridlington, Yorkshire, it's a four-bedroom, four-bathroom, fully-accessible bungalow, available to serving RAF personnel and veterans.

Gina said: "The house was lovely. The disabled access was great – all the showers were walkin. The kids loved it too, especially playing hide-and-seek!

"We hadn't been on holiday since before Al's stroke. There was a dark cloud above our heads when Al was discharged from the RAF, and we really needed a break. It was everything to us – we're so glad we did it."

We really needed a break. It was everything to us – we're so glad we did it."





13.800+ RAF Family members supported to enhance their wellbeing

1.200+

people received relationship support through Relate, up 17% on 2021

83%

said their relationship situation was 'much better' or 'better' thanks to this support from Relate

KEY ACHIEVEMENTS (CONT)

- We continued our Thrive workshops for partners of serving RAF personnel to improve their wellbeing, resilience and employability. 72% of attendees showed an improvement in their wellbeing.
- Our Airplay and Ben Clubs provide interesting and exciting activities for children and young people on RAF stations. The number of children taking part in 2022 rose 14% compared to 2021 to over 2,300. 93% of Airplay members surveyed said it gave them a feeling of belonging.
- With the Covid-19 crisis receding, our Community Engagement Workers managed to support twice as many people in 2022 compared to 2021, introducing over 260 RAF Family members to meaningful, regular social activities.
- We organised three group wellbeing breaks, bringing retired members of the RAF Family together for some time away to make new friends and relax. 100% of participants surveyed said they were 'very satisfied' or 'satisfied' with their break.
- We offered serving families discounted or free UK breaks, giving them the chance to relax and unwind. 88% said they were 'very satisfied' or 'satisfied' with their holiday.



The Fund's early and reactive support meant I didn't have to ask myself those questions for very long and slowly the darkness lifted. The Listening and Counselling Service they provided saved my life."

RAF veteran Andrew on the huge difference our support made

In August 2022, we ran our first Airbreak
- an exciting three-day residential for 100
of our young Airplay members.

Held at Kingswood Activity Centre in Staffordshire, young people aged 11 and over from as far north as Lossiemouth, east to Marham, south to St Mawgan and west to Valley came together to take part in lots of adventurous outdoor activities. Joined by Airplay staff, they enjoyed archery, zip lining, climbing, bushcraft and more.

For some members, the Airbreak was their first time away overnight without their parents. For others it was a chance to make new friends or reconnect with friends they had moved away from.

We asked the young people who took part to rate how they felt about their skills, abilities and confidence before and after the residential. The results showed they felt they had grown in all areas, including a 44% rise in feeling able to take on responsibilities and a 37% increase in skill development.

Meeting new people has been the best thing about the last few days. I was nervous. I didn't think I would fit in. Within a couple of hours, I realised I was the same as everyone else."

Airplay Cosford member, aged 14



7,000+

serving personnel and their partners enjoyed free Headspace mindfulness app membership, up 1,200 on 2021 96%

said the Headspace membership had improved their quality of life 84%

of children who attended our Airplay clubs felt good about themselves 260+

people supported by our Community Engagement Workers to find meaningful, regular social activities



SUPPORTING RAF STATIONS AND UNITS

Our support for those who are serving ranges far and wide – from financial help to make it through the cost-of-living crisis, to subsidised breaks away and our Listening and Counselling Service. Station grants are another key way we support the serving community. In 2022 we were proud to help more than 10,100 people through grants we gave to RAF bases. Just some examples included:

- We spent £12K to help RAF Honington build a barbecue area for Junior Ranks, giving young personnel, often living away from home for the first time, a place to socialise and feel part of the community.
- We gave £55K to RAF Brize Norton, including a £35K grant to help build a new community and social hub. Currently under construction, the facility will
- allow serving personnel and their families to come together for clubs and activities, and to socialise with others, improving morale and mental health, and reducing isolation.
- We gave £10K to Joint Helicopter Command Flying Station Aldergrove in Northern Ireland to fund a new soft play area where Service children can exercise and have fun.

Group Captain Toria McPhaden, Station Commander at RAF Northolt, explains the benefits of the Fund's support.

"I am so proud of the close relationship we have at RAF Northolt with the RAF Benevolent Fund. The Fund is hugely supportive of our people, helping us fund and deliver key initiatives over the years such as the wonderful soft play area in our Community Centre.

"We are also really grateful for the continued support to all of us that are serving through the funding of access to schemes such as Headspace, but also the provision of small welfare grants at times of need. Having access to this immediate funding when my people are most in need is such a fantastic emergency safety net that I do not take for granted."

The RAF Benevolent Fund is a core part of the RAF Family and, as a Station Commander, I am so grateful for their contribution to our station community."



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 2022 we gave

£476K

to 29 organisations, including:

OUR CASEWORKING PARTNERS

To supplement our own caseworking capability, we work with several organisations that investigate cases and distribute grants to the RAF Family on our behalf.

In 2022 we approved

£8.6M

in grants for our caseworking partners to distribute. The following partners distributed grants over £60K, which in total made up 71% of the distribution:

Care for Veterans	£18K
The Poppy Factory	£15K
Defence Medical Welfare Service	£13K
Forces Employment Charity	£50K
Fighting With Pride	£17K
Poppy Scotland (Armed Services Advice Project)	£15K
We Are With You	£10K
Walking With The Wounded	£10K
RAF Widows' Association	£34K
Veterans Outreach Support	£9K
Broughton House	£18K
Combat Stress	£88K
Royal Air Forces Association	£4M
SSAFA	£1.4M
The Royal British Legion	£394K
Royal Commonwealth Ex-Services League	£162K
The Royal Canadian Legion	£107K
Age in Spain	£62K

Thanks to a £15K grant from us, The Poppy Factory helped almost 30 wounded, sick or injured RAF veterans to find employment in 2022.

Tony, one of the veterans supported, said: "I served for eight years in the RAF Regiment, before joining the police. I then went through a difficult time and had to walk away. I was eventually diagnosed with post-traumatic stress disorder.

"I became a cabbie. That was running along nicely, but hit the buffers when all the work stopped due to Covid. I realised I had to do something different, but couldn't even get an interview. It was quite demoralising.

"The employment consultant I accessed through The Poppy Factory helped me identify where I needed to focus my efforts, and put some structure in place to help me think about seeking new employment.

"I was able to secure a job as an HGV driver. I then got my class 2 licence and moved into a new job, delivering diggers and other heavy machinery. It's a good job, and I worked hard to get it."





It's been life-changing for me and my family, and it's given me a lot more selfesteem."

FUNDRAISING



In 2022 we raised £16.7M to be there for RAF Family members in need – £0.4M more than 2021. Thanks to this incredible generosity from our wonderful supporters, we were able to support more than 40,700 veterans, serving personnel and their families.

CORPORATE PARTNERS, MAJOR DONORS AND TRUSTS

We were delighted to increase our income from our commercial, strategic and philanthropic partners from £900K in 2021 to £1.5M in 2022. We are extremely grateful to our long-term partners for their continued support and to those who supported us for the first time in 2022.

SUPPORT FROM THE SERVING RAF

Serving personnel continued the tradition of looking after their own, recognising the support the Fund can offer to them in their time of need. 70% made a monthly gift to the Fund through the Service Day's Pay Giving scheme, contributing an amazing £1.6M in 2022.

INDIVIDUALS

A huge thank you to the thousands of supporters who made donations to the Fund totalling £1.8M.

LEGACIES

In 2022 we were extremely grateful to receive £11.6M in legacies. This represents 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.



ARMED FORCES THIRD SECTOR RESILIENCE FUND

We are very grateful to the Scottish government's Armed Forces Third Sector Resilience Fund for their grant of £25K in 2022 to help alleviate the continuing impact of Covid-19 on members of the RAF Family in Scotland.

MR AND MRS C BLOWERS

Mr and Mrs C Blowers have been one of the Fund's most valued supporters for more than 10 years. In 2022 they generously helped us create an Airplay Special Projects Fund for children and young people to spend on projects important to them. Airplay members have used the money to fund everything from First Aid courses to Dining In Night events with Station Commanders.

EXOLUM

Our new corporate partner Exolum kindly sponsored our annual Bomber Command Memorial Service, where we paid tribute to the brave air crews who made the ultimate sacrifice in the Second World War. Exolum were also amongst other corporate supporters who generously sponsored the RAF Benevolent Fund Awards ceremony.

Our Controller Air Vice-Marshal Chris Elliot at the Bomber Command Memorial Service, sponsored by Exolum, with Clive Simpson and Rod Henkun. £16.7M total raised

£11.6M received from legacies

£1.5M received from partners, trusts and major donors

£1.6M received from the Service Day's Pay Giving scheme

£1.8M received from other donations

£0.2M received from fundraising events and trading activities



THE DAMBUSTERS RIDE

The Dambusters Ride returned for a second year in 2022, raising over £84K. More than 350 incredible fundraisers took part in the cycle challenge, honouring the bravery of those who risked their lives in Operation Chastise, also known as the Dambusters Raid.

Cyclists rode either 100 or 60 miles starting and finishing at Woodhall Spa, Lincolnshire, the home of 617 Squadron. Participants could also sign up to ride the same distance in their own area.

LEAVING A LEGACY

Sue Weaver has kindly chosen to support the Fund with a legacy in her Will, in honour of her RAF veteran stepfather Wing Commander Cyril Povey, OBE, DFC.

Sue said: "My stepfather married my mother when I was five and I grew up entirely in the Air Force family. The RAF Benevolent Fund has always been in my consciousness.

"My stepfather attended a reunion, and he was upset about those who didn't come back. Of course, in Bomber Command there were an awful lot. He was saying how lucky he was to survive. It made me think it would be nice to support the families of people who haven't come back, or have come back injured.

"I know that my contributions and those of others help improve the lives of so many veterans and their families."



THANK YOU TO OUR DONORS

2Excel Aviation (The Blades)

Ada Hillard Charitable Trust

Adrian Swire Charitable Trust

The April Fools' Club

Armed Forces Covenant Fund Trust

Babcock International Group

BAE Systems

Duncan Barber and Jane Burrows

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Bradbury Family Trust

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Identity Group

The Inter-Livery Target Rifle Shoot

James Weir Foundation

J H Bartlett Charity Trust

John Isabel

Knight Sportswear

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The Mercury Foundation

Midshires Mobility Group

National Lottery Community Fund, Young Start programme

Dr Michael Oliver OBE DL

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Schroders Personal Wealth

Scottish Government Armed Forces
Third Sector Resilience Fund

Thales Charitable Trust

Wimbledon Foundation



Find out more about our impact and our work at rafbf.org/impact

Please contact us today if you need our support.

FREE CALL 0300 102 1919 info@rafbf.org.uk rafbf.org/help

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