



Royal Air Force  
Benevolent Fund



# IMPACT REPORT

2023

## ABOUT US

We are the RAF Benevolent Fund, dedicated to standing by veterans, serving personnel, and their families, including those in our bereaved community, through their most challenging times.

We're here to empower members of the RAF Family to seek assistance whenever it is needed to improve their quality of life, independence and wellbeing.

## OUR VISION

Everyone in our RAF Family – veterans, serving personnel and their families – gets support in their hour of need.

## OUR PURPOSE

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

## CONTENTS

A FOREWORD FROM OUR PRESIDENT, HRH THE DUKE OF KENT	3
2023 REFLECTIONS	4
OUR IMPACT	12
FUNDRAISING	26
THANK YOU TO OUR DONORS AND SUPPORTERS	31

*Front cover: Squadron Leader Doug, Team Manager for the Red Arrows, Airplay attendee Aaron, and RAF widow Ida gather at RAF Waddington for the Station's Airplay and RAF veterans event, which included afternoon tea, games and interesting conversations between the generations.*

## A FOREWORD FROM OUR PRESIDENT, HRH THE DUKE OF KENT



Photo: Rory Lewis

As we reflect on 2023, we are reminded of the profound significance this year held. It marked the 100th anniversary of the RAF Memorial, a poignant tribute to the brave men and women of the Royal Air Force who made the ultimate sacrifice during the First and Second World Wars and have no known graves. This memorial is not just a symbol of remembrance for those who served in the past; it also stands as a testament to the courage and dedication of today's RAF personnel and those who will serve in the future. It is for these heroes and their families that the RAF Benevolent Fund exists.

Memorials play a crucial role in recognising, remembering, and educating us about the immense losses and remarkable achievements of wartime. For instance, the Bomber Command Memorial honours the 55,573 Bomber Command crew members who perished during the Second World War. Last year's memorial service was especially poignant as we mourned the loss of two of our cherished Bomber Command veterans.

In 2023, I had the honour of attending the Trenchard Memorial Service at the RAF Chapel in Westminster Abbey with the RAF Benevolent Fund. We paid our respects to Marshal of the Royal Air Force Hugh Trenchard, 1st Viscount Trenchard, known to many as the 'Father of the RAF'. It was Lord Trenchard's visionary leadership that led to the founding of the RAF Benevolent Fund in 1919. Since then, the RAF Benevolent Fund has been a steadfast source of support for hundreds of thousands of RAF personnel, veterans, and their families in their hour of need.

Throughout the past century, the RAF Benevolent Fund has shown remarkable adaptability, evolving to meet the changing needs of the RAF Family. In 2023, this commitment remained unwavering as we supported over 42,200 members of the RAF Family, providing essential assistance where it was needed most.

The RAF Benevolent Fund remains dedicated to standing by the RAF Family through all of life's challenges. No matter what the future holds, the Fund is committed to being there for those who have served and continue to serve our nation.

A handwritten signature in black ink, appearing to be 'Rory Lewis'.

**HRH The Duke of Kent**  
**KG GCMG GCVO CD ADC**  
President, RAF Benevolent Fund



## A REFLECTION ON 2023

2023 was an exceptionally busy year for the Royal Air Force and for the Fund. In this report, you can learn about our successes and, more importantly, the difference we have made to the RAF Family. Before we dive into the details, here are some key points that highlight our financial, emotional and practical support to the RAF Family:

### FINANCIAL SUPPORT

Members of the RAF Family were affected by the ongoing cost-of-living crisis – we provided financial support to help individuals and families through this challenging time.

### EMOTIONAL SUPPORT

Once again, we saw an increased demand in wellbeing support for individuals, families and couples. Our welfare team provided mental health support to our veteran community to reduce social isolation and loneliness; and emotional assistance to serving personnel who required it, helping them to cope with the daily pressures of military life.

### PRACTICAL SUPPORT

We continued to provide practical support for the RAF Family, including mobility equipment, housing adaptations and breaks away, increasing independence and improving quality of life.

### WE REMEMBERED

2023 saw the 100th anniversary of the unveiling of the RAF Memorial with The King's Colour Squadron and other serving members of the Royal Air Force. We are immensely proud of the memorial unveiled by the Fund in 1923 to ensure we always remember those who serve and have served in the air and on the ground.

We met the unique challenge 2023 presented head on and were delighted that the RAF Family members we supported were highly satisfied with the level of support they received.

## SUPPORTING THE RAF FAMILY THROUGH 2023

2023 was a tough year for the RAF Family, as it was for many across the nation. High energy costs, interest rates, and inflation each played their part in challenging us all; financially and emotionally.

As the leading RAF welfare charity, we responded by supporting 42,259 individuals, both serving and former RAF personnel and their families across the world. Tens of thousands needed the Fund in 2023. We helped people and families put their lives back on track through financial grants to alleviate hardship, improve quality of living, enhance mental health, and enable people to live well, safely, and independently.

We continued to find ways to help with complex needs as economic pressures affected both the serving and veteran communities, with continuing challenges across the statutory health and social care sectors adding to many personal challenges.

There was an increase in demand for our mental health and wellbeing programmes which are tailored to the unique challenges faced by serving and former RAF personnel, and their families. We reflected on the complexity of needs in the community and across the generations. Our efforts to reduce social isolation and loneliness among veterans was evidenced by the continued growth of our Telephone Friendship Groups, which saw a 65% increase in referrals. Support for the serving community also grew once again.

Financial assistance remains a key component of our provision for the RAF Family and we saw an increase in support required from our Benefits Advice team, which highlighted nearly £2.2M in benefits that had been unclaimed or underpaid.

We continued to play our role as a critical friend to the RAF as we collaborated with and provided support and advice to other military charities and organisations.

None of this work for serving and former RAF personnel, and their families, would have been possible without the help of our supporters. Your support throughout 2023 enabled us to help our RAF Family when they needed us most, as well as those who may need us in the years to come.

We spent £18.9M in delivering our welfare services in 2023. This was £1.4M more than in 2022, and enabled us to support 27,900 serving personnel, 14,300 veterans, and their families. We will continue to serve as the RAF Family's safety net and remain ready to act when needed, as we have done for over 100 years.



*Elliot*

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



*Daniel*

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

# OUR VALUES



## EMPATHETIC

We listen and seek to understand, standing side-by-side with the RAF Family; we engaged with RAF veterans and provided Christmas dinners and hampers during the festive period.



## PEOPLE-FOCUSED

We put people at the heart of everything we do; we responded to the needs of the RAF Family which arose during the fuel crisis by providing fuel grants to heat homes at a crucial time.



## RESPONSIVE

We do what we say we will do, and use evidence and insight to adapt to changing needs; at a time of greater need we provided more individuals with counselling support and access to a mindfulness app.



## INNOVATIVE

We are forward-leaning and encourage new ideas and approaches to remain relevant; after a successful pilot, we launched our Dementia Reminiscence Groups, bringing invaluable opportunities to share memories and stories among our community.



## INCLUSIVE

We work hard to ensure everyone feels valued and supported and make ourselves accessible; we brought both veterans and young people together to share and celebrate cross-generational experiences in the RAF Family.

# OUR STRATEGY

Our strategy responds to the challenges and needs of veterans, serving personnel and their families, including our bereaved community, and ensures we're there to support for years to come. There are five key areas of priority in our strategy – all of which we made significant progress in achieving. Below are some of the ways we brought our strategic vision to life throughout 2023.

## 1 Providing more tailored, hands-on support to the RAF Family

- We are proud to have provided bespoke support to 42,259 members of the RAF Family
- We continued to deliver a smooth, effective and efficient journey for our beneficiaries – from initial contact to receiving personalised support

## 2 Strengthening our community engagement

- Our expanded reach and impact has enabled us to provide more programmes, reducing social isolation and loneliness within our veteran community. We ran four Group Friendship Breaks and a suite of regular activities including breakfast clubs
- The number of volunteers for the Fund grew in 2023, enhancing our community impact and allowing us to increase our support network

## 3 Increasing our fundraising income

- We had 2,000 more regular givers in 2023 and the fundraising efforts from all of our supporters raised a huge £14.1M
- Through the Service Day's Pay Giving scheme, serving personnel contributed an amazing £1.6M in 2023

## 4 Placing a greater emphasis on insight, impact and innovation

- Our decisions were data-driven and purposeful, enabling us to continuously maximise our support for the RAF Family
- We broke down barriers by conducting research looking into what prevents serving personnel, veterans and their families from seeking support. Our learnings have enabled us to provide more accessible and inclusive pathways

## 5 Developing greater collaboration and partnership working

- We continued to have a leading role in the Armed Forces Welfare Rights Group, advocating for the needs of all the RAF Family
- Thanks to our collaborations and partnerships, including with Cobseo and a specific Armed Forces Covenant Fund Trust funded project, we worked with the Royal Air Forces Association on Op RAF Unite, which provided comradeship and wellbeing support for veterans and demonstrated our ongoing commitment to partnership working in the best interests of the RAF Family

# WHAT 2023 LOOKED LIKE

We had a busy year in 2023, helping over 42,200 members of the RAF Family. We wouldn't have been able to do this without our incredible supporters. Let's recap some of the engagement and fundraising activities that took place over the year.

## JANUARY

- 11 Veterans support group launched at Imperial War Museum, Duxford
- 26 BT Tower Engagement Dinner ▼



## MARCH

- 30 Lord Mayor's Big Curry Lunch ▼



## MAY

- 10-11 Trustee Away Day at RAF Brize Norton to learn more about the RAF ▼
- 13 Dambusters Ride and Cycling to the Dams fundraiser
- 21 Emily Caffrey's award-winning triathlon fundraiser
- 25 RAF Club and Bomber Command Memorial Legacy Event



## FEBRUARY

- 9 Trenchard Memorial Service attended by HRH Duke of Kent and the Chief of the Air Staff ▼
- 26 80 miles in 80 days fundraiser



## APRIL

- 18 AVRO Heritage Museum Legacy Event
- 27 RAF Benevolent Fund Awards ▼



## JUNE

- 5 Group Breaks for RAF veterans
- 8 C130 Challenge fundraiser
- 11 Woodhall Spa 10K fundraiser
- 13 Red Arrows football match fundraiser
- 25 Bomber Command Memorial Service ▼



## JULY

- 5 Awarded Silver on the Defence Employer Recognition Scheme
- 6 12-hour Guitar Jam fundraiser
- 16 RAF Memorial 100th Anniversary Service ▼



## SEPTEMBER

- 2 Tornado Dinner
- 3 Scottish Torque Show
- 8-10 Scottish International Ayr Show – Festival of Flight ▼
- 10 St Albans Fundraising Concert
- 13-16 Cycle for Stevo fundraiser
- 20 Aerospace Bristol Legacy Event



## NOVEMBER

- 2 Telegraph Christmas Charity Appeal launch
- 9 Our Annual Reception in Edinburgh
- 17-23 Vietnam to Cambodia cycle fundraiser ▼



## DECEMBER

- 7 Edinburgh Tri-Service Carol Concert
- 13 RAF Benevolent Fund Carol Concert ▼



# WHAT OUR DEDICATED TEAMS SAY

As part of our strategy, we've grown our reach across the UK to connect, listen and support often hard to reach members of the RAF Family. Without the hard work of our dedicated teams locally, regionally and nationally, we wouldn't be able to fulfil our mission and deliver bespoke support to our beneficiaries.

We are people-focused and our team members are at the heart of what we do; here are insights from some of our committed Fund staff.

**// As an RAF veteran myself, working directly with the RAF Family is hugely rewarding. We provide vital support to those in need and help to improve their situation. Witnessing the positive impact of our work is really satisfying."**



Natalie Bamber, Welfare Support Executive, North West England

**// As a Wellbeing Services Executive, I speak to beneficiaries directly who have reached out for support. Looking after our Fund community, ensuring they receive the support they need, and making each individual feel whole again through our Wellbeing services such as Listening and Counselling or online mindfulness, is incredibly rewarding.**



Bevinder Sirah, Wellbeing Services Executive

**// The beneficiaries we work with often come to us for help at the most difficult times in their lives, when they are often feeling very vulnerable. Working with these individuals and families to help improve their situation is highly rewarding work and it is an honour to witness the difference that the Fund makes first-hand."**



Caroline Belch, Welfare Support Executive, West and South Scotland

**// When you can build confidence and resilience in veterans and see those that you support build their own peer networks - that's a good day; that's what makes going to work a privilege."**



Declan Geraghty, Community Engagement Manager

# OUR SUPPORT IN NUMBERS

**14,397** veterans and their families were supported


**We supported 42,259\*** members of the **RAF Family**

**27,862** serving personnel and their families were supported



**IMPROVED ACCESS TO PERSONALISED SUPPORT**

**4,859** people were supported by us giving them information or answering their enquiry



**IMPROVED QUALITY OF LIVING**

**5,634** people were given financial assistance to help them through tough times

**1,868** people were given advice on benefits

**214** people were supported through the Dependants Income Trust

**186** people were given legal advice

**19** people were supported through the Dependants Fund



**ENHANCED WELLBEING**

**7,497** people were supported through the provision of the mindfulness app Headspace

**1,261** people were supported with relationship services

**275** people were supported by a Community Engagement Worker

**2,947** children and young people were registered with our youth support programme, Airplay


**467** people were supported through a break for serving families

**164** people were supported through a welfare break at our holiday home, The Folly

**2,206** people were supported with their wellbeing through our Listening and Counselling Service

**309** people were supported through a Telephone Friendship Group

**76** people were supported by attending a Group Friendship Break



**INCREASED INDEPENDENCE**

**1,728** people were provided with an Electric Personal Vehicle (EPV) or a wheelchair by the Fund

**254** people were supported through the Disabled Holiday Trust

**362** people were residents of our Housing Trust

**172** people were supported through our Advocacy service



**INCREASED SUPPORT THROUGH GRANTS TO STATIONS AND ORGANISATIONS**

**12,127** people were reached through grants we gave to RAF Stations and Units

**3,429** people were reached through grants we gave to other organisations

\* This figure does not include those that have received more than one area of support from the Fund. When the multiple requests have been included, the figure is 44,500+

# ENHANCED WELLBEING

The wellbeing of the RAF Family is at the heart of what we do. Whether that be providing mental health support through our Listening and Counselling Service, helping veterans feel less isolated with our Telephone Friendship Groups, or via Airplay, our youth support programme for children and young people of serving families. In 2023, we enhanced the wellbeing of 14,700 members of the RAF Family.



## COUNSELLING SUPPORT

We helped **2,206** people through our Listening and Counselling Service which supports people dealing with a range of issues, including bereavement, anxiety, depression, low self-esteem, stress and loneliness. After accessing our service, **94%** of people felt satisfied with the support they received, and **80%** showed a clinical improvement.



## COMMUNITY ENGAGEMENT

Our Community Engagement team was busy in 2023, providing vital work to reduce social isolation and loneliness in the veteran community. In addition to breakfast clubs, coffee mornings and Group Friendship Breaks, the team launched its 'Dementia Reminiscence Groups', providing specialist support for people impacted by the disease. Across all community engagement activities, over **270** people were supported, with **91%** feeling satisfied and **84%** reporting an overall improvement in their quality of life.



## RELATIONSHIP COUNSELLING

As a result of our relationship counselling, which helped **1,261** people, **75%** of beneficiaries felt their situation improved significantly, and **68%** reported an improvement in their mental wellbeing despite going through difficult experiences.



## FRIENDSHIP THROUGH GROUP BREAKS

Over **70** RAF veterans, spouses and widows attended our Group Friendship Breaks, with **97%** reporting that their quality of life had improved as a result. The Breaks also improved the personal and family relationships of **89%** of attendees, and **90%** felt an overall improvement to their emotional wellbeing.

Behind each of these statistics is an individual story from the RAF Family, these stories illuminate the enhanced wellbeing of our beneficiaries as a result of our support. Meet Alice and Neil...



## // I feel part of society again"

RAF veteran Alice attended the Fund's Group Break in Hayling Island in 2023, after feeling isolated living alone. The Break helped with Alice's mental health and provided her with the opportunity to connect with other RAF veterans.

// The counselling from the Fund has picked me up during difficult times in my life"



## NEIL'S STORY

After the loss of both parents within just a couple of years, separating from his wife, and a decline in his personal health, RAF veteran Neil sought the support from our welfare team to get himself back on track.

Neil was an RAF Airframe Mechanic, otherwise known as a 'rigger', who, after six years of service, could no longer continue in his role due to medical problems.

Neil has been receiving support from us since 2018 and we were there to support him in recent years when his health deteriorated.

Neil said: "Over the years, I've had counselling through the Fund, which has been a great support to me. I used to care for my parents and when they died, it really affected me. The counselling I've received has really picked me up; it was just nice to have somebody to talk to."

He added: "When my wife and I split up, I couldn't stay at our house anymore and I had nowhere to go. The Fund stepped in

and helped me get a deposit for a rental property. They helped me to buy essential appliances like a washing machine and a toaster and any other bits I needed. They've been really helpful."

Neil believes that for him, and others in his situation, it is easy to become lonely and isolated. In 2023, Neil attended his first Fund Group Break, which was his first experience away with other RAF veterans. Neil now regularly attends day trips and a monthly veterans' coffee morning organised by our Community Engagement Team.

"I'd just like to say a big thank you to everyone who supports the RAF Benevolent Fund."



## ENHANCED WELLBEING CONTINUED

We saw increased demand for wellbeing support during 2023. Wellbeing is the area in which we help the largest number of individuals and our breadth of services reflects this.



### MINDFULNESS PROVISION

We provided access to the mindfulness app, Headspace, to over **7,400** people, improving the mental health of RAF personnel, veterans and their families. Headspace proved to be hugely beneficial, with **97%** of our users reporting an improvement in stress levels, and **95%** feeling their overall wellbeing had improved.



### AIRPLAY YOUTH SUPPORT

Our youth support programme Airplay supported **2,900** children and young people throughout 2023 – providing a safe space for them to spend time with peers, develop skills and have fun. Nearly three quarters of attendees said Airplay has helped them settle when moving to a new Station, **82%** felt more confident, and **83%** reported that they made new friends.



### CONNECTIONS THROUGH TELEPHONE FRIENDSHIP GROUPS

Our Telephone Friendship Groups connect up to six RAF veterans, partners and widows for an hourly chat each week. In 2023, **309** people took part in the calls, with **85%** reporting an improvement in their quality of life, and **81%** saying they felt happier.



### SERVING BREAKS FOR FAMILIES

In 2023, we supported **467** people through our serving breaks, providing the opportunity for RAF families to spend quality time with each other, away from the day-to-day challenges of military life. The breaks were hugely beneficial – **98%** of people supported noticed a significant improvement in their personal and family relationships, and **98%** highlighted that the breaks made a positive difference to their overall quality of life.



### “The Fund's counselling helped me deal with my mum's Alzheimer's diagnosis”

When Flight Lieutenant Rosie became a full-time carer for her mother, who was diagnosed with Young Onset Alzheimer's aged 58, her mental health was heavily impacted. We supported Rosie through our Listening and Counselling Service, which provided her with tools to cope with her emotions and no longer feel so alone.

## SUPPORT TO CHILDREN AND YOUNG PEOPLE

The Fund stands as a beacon of support for children and young people within the RAF Family, offering a comprehensive range of services to address their practical, financial, and emotional needs. We are proud to have invested over £40 million in supporting children and young people since 2003, including the inception of Airplay in 2010 and Ben Clubs in 2016. They provide children and young people between the ages of five and 18 with the opportunity to make new friends, develop a variety of skills and enjoy a wide range of stimulating activities.



**23** childcare centres



**40** play parks and multi-use games areas



**140,000** hours of youth work since 2003

In 2023 we saw a significant increase in children and young people receiving support through our Listening and Counselling Service and Family Counselling. We were able to help with a range of mental health conditions including anxiety, depression, behavioural changes and family change, such as deployments and relocation. We were also able to help children and young people through Scotty's Little Soldiers, read more about how on page 25.



**183** children and young people supported through the Listening and Counselling Service



“I love going to my youth club; it's a good place to relax, talk to friends and speak to the adults for advice. I get a lot out of it; I learn new skills, meet up with friends and have fun.”

Airplay attendee, Kenna, 10

# IMPROVED ACCESS TO PERSONALISED SUPPORT

One of our key goals is that every member of the RAF Family can receive tailored support from us, quickly and efficiently. Our triage team received over 7,600 direct enquiries and we provided personalised and focused support for people seeking our assistance.



## HIGH LEVELS OF SATISFACTION

We are proud of the impact we have made to the lives of our beneficiaries. In 2023, **93%** of those surveyed said their quality of life had improved since accepting our help, and **97%** were satisfied with the support they received.



## MULTIPLE ACCESS POINTS

There are numerous ways for people to get in touch with us for support, whether that be over the phone or through our online application portal. Last year, the portal enabled over **2,000** people to apply directly for our support. In 2023, over **80%** of people who made an enquiry found their initial contact to be 'Easy', and felt they had a smooth start to their support journey.



## EFFECTIVE CASEWORK SERVICE

Our caseworkers managed nearly half of all caseworking enquiries that came into the Fund in 2023, almost doubling from the previous year. Nearly **100%** of those who received support were satisfied with their experience.



## RAPID RESPONSE TO COMPLEX NEEDS

Our professional caseworkers addressed a range of serious issues, including debts, homelessness, and mental health problems. **94%** appreciated the speed and effectiveness of our responses to complex challenges.

Behind each of these statistics is an individual story from the RAF Family, these stories illuminate the lived impact of our personalised support. Meet Yvonne and Elizabeth...



## "The physical and emotional assistance from the Fund has given me my spark back"

RAF veteran Yvonne felt like a prisoner in her own home after a spinal tumour left her with limited mobility. A new reclining armchair, bath aid, an outdoor walker, and a new driveway helped to transform Yvonne's life, at home and beyond. We also helped Yvonne with Listening and Counselling support following her mother's passing.

"I'm so grateful for the Fund repairing my house while I underwent breast cancer treatment"



## ELIZABETH'S STORY

RAF veteran Elizabeth was struggling with the coldness of her home whilst recovering from cancer treatment. We stepped in to provide home repairs, improving Elizabeth's quality of life and safety at home.

Elizabeth worked as an RAF Medical Administrator leaving the Air Force as a Sergeant after 22 years of service.

In 2022, she had surgery following a diagnosis of breast cancer, and was unable to work. She reached out to us for financial support to help towards her living expenses during her recovery, as she was starting to struggle.

Elizabeth said: "It was always very cold in my house and when I was going through my cancer treatment, it was miserable. I was off work for three months once the treatment had finished and I was depressed.

She continued: "I felt stuck because I couldn't move anywhere else, but I felt like I would never be able to get these things

done to the house. I was always worried about the work that needed doing, and that contributed to my low mood and how I felt about life generally." We replaced windows in Elizabeth's home that were 35 years old, as well as her draughty, single-glazed front door, which made the house extremely cold. Elizabeth also had a security light fitted enabling her to feel safer at home.

Since we stepped in to assist with the repairs, Elizabeth, who lives alone at home with her four pets, said: "I'm now much warmer and having the safety of the security light helps a lot when I go out at night with the dogs."

"The support I received showed me that there was somebody out there to help me, and I felt like someone cared - I didn't feel so hopeless. I'm so grateful for the Fund's help."

# IMPROVED QUALITY OF LIVING

We supported over 6,500 people in this area, throughout the year. We continued to see the significant impact of the cost-of-living crisis affecting the RAF Family. For veterans, serving personnel, and their families, we were there to provide financial assistance, including grants and advice to help people manage their money.



## FINANCIAL SUPPORT IMPACT

We provide a range of financial grants for those on low incomes or to help cover unexpected costs, including funeral expenses, a grant for a fridge or garden maintenance, for example. We helped over **5,000** people with grants like these, and **96%** reported that the help they received improved their overall quality of life.



## HOUSING-RELATED GRANTS

We supported over **860** people with housing-related grants, including covering costs towards moving to a new home, rent deposits, and carrying out essential repairs. These grants provided a huge sense of relief for our beneficiaries, with **94%** saying the support improved their day-to-day living.



## MAXIMISING STATUTORY SUPPORT

Our Benefits Advice Service team was on hand to provide personalised advice that allowed beneficiaries to maximise their statutory income. The Benefits Advice team was able to identify **£2.2M** in unclaimed benefits for beneficiaries, with **85%** of individuals successfully making benefit claims due to the guidance received.



## RESILIENCE OF WORKING AGE HOUSEHOLDS

We saw an increase in enquiries from working-age RAF Family households. Our Individual Grants team was able to respond effectively, providing **9%** more grants compared to 2022.

Behind each of these statistics is an individual story from the RAF Family, these stories illuminate the improved quality of life among our beneficiaries as a result of our support. Meet Emily, and Kabir's family...



## “The adaptations have future-proofed our home”

Emily, 11, was born prematurely and, as a result, was diagnosed with cerebral palsy, leaving her with limited mobility. We helped improve home-life for Emily and her family, providing a grant to build a wet room downstairs and a safer, more usable garden to enjoy together.

“The one-off grant from the Fund gave my family the clean slate we so desperately needed.”



## KABIR'S STORY

We helped Lance Corporal Kabir and his wife with a financial grant after they found themselves in debt.

Lance Corporal Kabir joined the RAF Regiment in 2015, where, following his basic training, he was posted to The King's Colour Squadron.

Kabir and his wife began facing financial difficulty when maternity leave for their second child started. His wife was receiving statutory maternity pay which didn't cover the family's mortgage. Kabir was also having to spend £350 on fuel every month to get to-and-from work which, along with other bills and living costs, made life difficult.

Kabir said: “My wife is a primary school teacher, and without her full salary, we were getting about £2,000 a month less income. Nursery for both children was too expensive for her to go back to work. We had no option but to use our credit card and borrow money from family members which we used for basic supplies like food and milk for the children.

“It started to affect me mentally – I knew I wasn't providing enough money for the family. I was so busy with work and often worked weekends – I had no scope to work a second job. I thought we were going to lose our house and we'd have to move.”

After maxing out their credit card, it got to the stage where Kabir had to look for support. “We weren't eligible for Universal Credit, so I decided to look on the Fund's website, and saw that I could apply for a one-off financial grant. I got a reply and I was so relieved to see that we were granted the money.”

“We bought a much-needed buggy and household food, and also paid off our gas bill. Before the money was transferred, I had £12 left in my account. It meant so much and made a huge difference to our lives. It gave us the headspace to rearrange our finances and restart, enabling us to positively plan for the future.”

He added: “By December we paid off the credit card and I moved teams to be closer to home. My commute is now short, so the transport costs are minimal, and my wife is back to working part-time. I have weekends off so I can spend more time with my family. The Fund gave us the clean slate we so desperately needed.”

# INCREASED INDEPENDENCE

We supported over 3,500 people with increased independence. We don't believe anyone who has served their country, or their family members, should have to struggle, whatever the cause. We enable RAF Family members to cope with these challenges and to have lives that are as full, independent and as happy as possible.



## MOBILITY AND COMFORT

We provided **1,124** members of the RAF Family with mobility or care equipment – **85%** said the assistance made them more comfortable. The support provided our beneficiaries with enhanced independence and quality of life, allowing them to engage in everyday activities and feel a part of society.



## DISABLED HOLIDAY TRUST (DHT)

DHT offers accessible holiday accommodation for people with physical disabilities. Of the **254** people who went on a DHT break in 2023, **98%** said the break had made an improvement to their quality of life. Many said the opportunity provided them with some much-needed time away and independence which, without our assistance, may not have been possible.



## HOUSING TRUST

We supported **362** people through our Housing Trust, which provides safe and secure housing to eligible members of our RAF Family. In comparison to private rental sector costs, we continued to offer affordable rents depending on circumstances. Last year we offset costs to our beneficiaries by £933K across **200** properties in the UK.



## ADVOCATING ON BEHALF OF THE RAF FAMILY

Over **170** people were supported thanks to our welfare team advocating on their behalf, providing a range of care and housing advice. In total, we helped our beneficiaries save or access **£737K** in statutory support, with **93%** reporting that their quality of life had improved as a result.

Behind each of these statistics is an individual story from the RAF Family, these stories illuminate the increased independence of our beneficiaries as a result of our support. Meet Ed, and Graeme and Bianca's family...



### “It's liberating to be able to experience life again thanks to my new wheelchair”

After being diagnosed with a severe lung condition in 2017 followed by a serious bout of COVID where his health deteriorated further, RAF veteran Ed was unable to walk and felt isolated and trapped at home by himself. We provided Ed with a new powered wheelchair to give him the independence he craved.

“Our adapted home is life-changing for us all – the extent of the Fund's support has been incredible”



## GRAEME AND BIANCA'S STORY

Flight Lieutenant Graeme and his wife Bianca reached out to us to help adapt their house to meet the complex needs of their 10-year-old daughter.

After years of moving from one RAF base to another, Graeme and Bianca relocated to build their forever home, to meet the complex needs of their daughter, Lucia. However, the extortionate costs of the works looked like an impossibility for the family of five.

Graeme and Bianca married in 2012 and went on to have three children – Lucia, 10, Jenson, eight, and Pippa, five. Graeme was deployed on tour just 14 days after Lucia was born and, five months later, she started having seizures.

Bianca said: “The hospital tested to see why she was having spasms and found out that she had Chromosome 1p36 deletion, which has caused Lucia to have mobility issues, epilepsy, and heart defects. She is also non-verbal.”

After eight years at RAF Halton, the family decided it was best to move to a permanent home to be closer to family and adapt their house to meet Lucia's needs.

Bianca explained: “I'd put my back out a few times which completely stops me from doing anything and affects Graeme's work. Having a wash facility where we didn't have to lift Lucia

so much or get her up and down the stairs is what we really needed, but we knew it would cost a lot of money to get this done.”

We provided the family with a grant and loan to make the adaptations. Bianca said: “Having the kitchen and dining room knocked through into an open plan kitchen dining area is absolutely life-changing for us; she can sit with me in the kitchen diner, and I can cook and watch her and she's not in any danger.”

Bianca continued: “We had the patio done so Lucia can go outside in her chair without there being any steps in the way. She was always stuck in the living room before, but now the whole of the downstairs is completely Lucia-friendly. She's involved in the social side of family life now.”

Speaking on the relief this has brought to the family, Bianca said: “The best part for us is that she is in a safe bedroom that's her own downstairs with an accessible bathroom. It's perfect, I don't have to lift her in and out of the bath anymore. It's life-changing for all of us.”



## SUPPORTING RAF STATIONS AND UNITS

In 2023, we were able to support the RAF Family across RAF Stations and Units through our Station Grants programme, meeting the specific station need. We were able to help more than 12,000 people through our flexible and tailored programme, enhancing the lives of the serving community. Here are some examples of the support we provided:

▲ We granted funds to RAF Akrotiri, supplying a TV-loan scheme and purchasing 27 flat-screen TVs. The scheme enabled serving personnel to rent a TV for just £1 a week, providing them with a touch of home and normality while they waited for their possessions from their previous posts to arrive.



We stepped in to give Chicksands Community Centre's outdoor play area an essential makeover. The play area is a vital space for over 220 RAF children and their families and, thanks to our help modernising the area, children and their parents were provided with a safe, enjoyable space where they could relax, have fun and socialise.

## WORKING IN PARTNERSHIP

### EXTERNAL GRANTS

Every year, we give grants to charities and other organisations that provide direct and targeted assistance to the RAF Family. This includes support with employment, homelessness and substance misuse, filling in the gaps that statutory services are unable to fulfil.

Partnering with other charities enables us to work together to achieve a shared goal - reaching and supporting as many members of the RAF Family as possible.

We partnered with organisations making a difference to our RAF Family and below is a selection of some of the grants we awarded:

Combat Stress  
**£81K**

Forces Employment Charity  
**£55K**

RAF Widows' Association  
**£36K**

Care for Veterans  
**£20K**

SSAFA  
**£21K**

The Poppy Factory  
**£16K**

RAF Families Federation  
**£15K**

Defence Medical Welfare Service  
**£10K**

We Are With You  
**£10K**

Scotty's Little Soldiers  
**£10K**

University Hospitals Birmingham Charity - Fisher House  
**£10K**

Team Endeavour Racing UK CIC  
**£5K**

Veterans Outdoors  
**£4K**



### SCOTTY'S LITTLE SOLDIERS

In 2023, we supported Scotty's Little Soldiers, a charity supporting children who have experienced a parent dying while serving in the Armed Forces, with a grant of £10K.

Lexi, now 15, carries the legacy of her father, Sgt Ollie Pallett, who bravely served in the RAF for 22 years, including tours in Iraq and Afghanistan. Tragically, Sgt Pallett passed away by suicide in 2020, when Lexi was just 11 years old. In the wake of this loss, Lexi found solace and support through Scotty's Little Soldiers.

"We are hugely grateful for funding from the RAF Benevolent Fund. Scotty's supported 83 children and young people in 2023 who had a parent who had served in the RAF - and two young people who had a parent who served in the RAF Reserves - you've helped us make a HUGE difference and impact," said Andy Sloan, Head of fundraising at Scotty's Little Soldiers.

### OUR CASEWORKING PARTNERS

An important part of supporting our beneficiaries is assessing the needs of an individual and then deciding on the best ways to support them. We work collaboratively with many and varied organisations, both nationally and internationally, who have referred a case to us and help to distribute financial grants to our beneficiaries on our behalf. We are grateful for their help and support in reaching our beneficiaries, enabling us to provide comprehensive support to the RAF Family.

Thanks to our support, a team of volunteers at RAF Leeming formed to build an outdoor wellness area including shelter, seating and planting space. This provides a space of nature for the station community to enjoy and to improve mental wellbeing. The space also creates opportunities to learn and expand new hobbies such as horticulture which provides respite and reduces stress.





## FUNDRAISING

In 2023 we raised £14.1M for the RAF Family, which enabled us to provide vital financial, practical and emotional support, whenever needed.

We extend our deepest gratitude to our amazing supporters, whose generosity enabled us to provide essential assistance to more than 42,259 veterans, serving personnel, and their families in 2023.

Despite the ongoing cost-of-living crisis, our supporters remained resilient and were able to raise a substantial £14.1M through various methods, enabling us to continue providing essential support to the RAF Family.

We sincerely thank each individual and organisation that has contributed to our cause this year; your support is crucial to our continued success in helping the RAF Family in their hour of need.

### SUPPORT FROM SERVING RAF PERSONNEL

It was great to see serving personnel continue to look after their own in 2023, recognising the support that the Fund provides. Through our Service Day's Pay Giving scheme, where serving personnel give regularly through their pay, we received a huge £1.6M in 2023.

### LEAVING A LEGACY

In 2023, we were grateful to receive £9.1M in Gifts in Wills from our generous supporters. Gifts in Wills are so important for us, representing our largest form of income. In 2023, we had over 4,000 people expressing an interest in leaving a gift in their will – four times higher than the previous year. We are deeply indebted to those who choose to support us in this way, it makes such a difference.

### COMMUNITY FUNDRAISING

We saw our supporters take part in some incredible challenge events and fundraising activities in 2023. Individuals, friends and families came together to raise money and awareness for a cause close to their hearts – supporting the RAF Family. Whether it was cycling from Vietnam to Cambodia, taking part in a gruelling triathlon, or cycling the Dambusters Ride – it was amazing to see our fundraisers dedicating their time to raise money for us.



*“My challenge has left me with wonderful memories, new friends and I am delighted to have raised over £2,700 for the RAF Benevolent Fund in the process.”*

**Because of our fundraisers, income from Community Fundraising has increased by 33% since 2022.**

### PARTNERS, GRANTS AND HIGH-VALUE GIFTS

We received £1.3M in donations from partners, grants and high value gifts – making an enormous difference to our beneficiaries. We are deeply grateful for the continued support throughout 2023 from a number of long-term corporate supporters such as Exolum, BAE Systems, MBDA and Midshires Powerchairs.



### TELEGRAPH CHRISTMAS APPEAL 2023

We were delighted to be selected as one of the Telegraph's charities for their 2023 Christmas Appeal, which raised over £108K for the Fund. The money raised will enable us to expand our support and reach even more members of the RAF Family.

**£14.1M**  
total raised

**£9.1M**  
Gifts in Wills

**£1.6M**  
from Service Day's Pay Giving

**£1.5M**  
received from other donations and support

**£1.3M**  
partners, grants and high-level gifts

**£600K**  
received from Community Fundraising



### SPECIAL THANKS TO OUR DAMBUSTERS RIDERS

We would like to thank everyone who took part in the Dambusters Ride in Lincolnshire in 2023. The Ride's amazing participants raised nearly £72K, providing vital funds that enable us to continue supporting the RAF Family in their time of need.



### INDIVIDUALS

A huge thank you to the thousands of individual supporters who donated to us this year, raising £2.1M. Whether it be through responding to our appeals, making an online donation, playing our weekly lottery, purchasing our merchandise, or being one of our 7,000 committed regular givers – your contributions will help us to continue providing life-changing support to the RAF Family in 2024.

If you'd like to get involved and fundraise for us scan here:



“The Fund has given us the freedom to live our lives together”



## PAYING FORWARD

Many people are inspired to raise money to ensure vital services are there to help others in the future. After witnessing our support to his brother-in-law, Jonathon was inspired to take on a gruelling triathlon in aid of the Fund.

Jonathon saw the impact our support had on his family and was inspired to raise money for us. He took part in three triathlons over the course of three months which consisted of a 2.4 mile swim, 112 mile bike ride and a 26-mile run.

Jonathon described the help from the Fund as a beacon of light for the family. He said: “I wanted to take on this challenge to echo the perseverance and strength shown by my family during their struggles and to raise money for the Fund, a charity which has helped them when they needed it the most”.

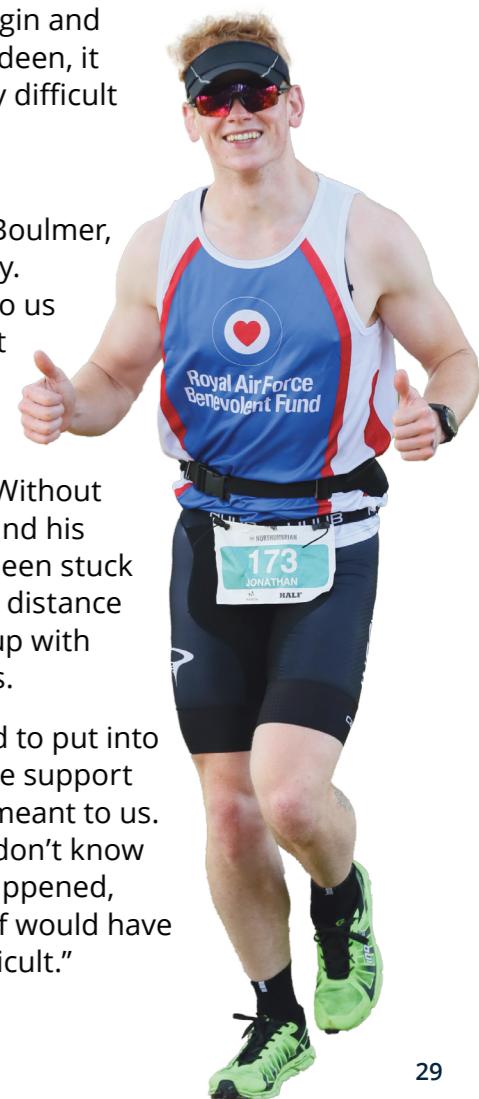
Jonathon's brother-in-law Andy served in the RAF for 14 years, until one day he unexpectedly suffered a brain haemorrhage leaving him in critical care. Spending eight months in hospital and a further six months in rehabilitation, Andy experienced a prolonged journey in recovery, with ongoing physiotherapy at home to continue his progress.

At the time of his injury, Andy's wife Helen (Jonathon's sister) was three months pregnant. With the fuel costs and long drives

between home in Elgin and the hospital in Aberdeen, it became increasingly difficult and costly.

Andy was medically transferred to RAF Boulmer, to be closer to family. Helen reached out to us for financial support and received six months' worth of rent payments to enable their move. Without our support, Andy and his family would have been stuck struggling with long distance travel and keeping up with mortgage payments.

Helen said: “It's hard to put into words how much the support from the Fund has meant to us. Without that help I don't know what would have happened, doing it all by myself would have been extremely difficult.”



## EVERY PENNY COUNTS

We always need people like Jonathon, as fundraising is crucial for us to deliver the necessary support to members of the RAF Family. The donations we receive from our supporters help to make a meaningful difference to the lives of our beneficiaries. Here we show how donations can help benefit the RAF Family:



**£30**

### Financial assistance for pension age veterans

We have a range of weekly grants available to support pension age veterans and those on low incomes who need a helping hand. This includes grants for essential items such as heating, fuel and basic food.



**£64.60**

### Listening and Counselling session

This vital service is there to support the RAF Family when they need someone to talk to at a challenging time. Whether individuals are experiencing bereavement, anxiety, depression or low self-esteem - we can provide solutions for a range of mental health concerns.



**£79.83**

### Telephone Friendship Group session

These calls are available for RAF veterans, their partners and widow(er)s to form new connections and reduce loneliness. The calls connect up to six people at the same time each week with a facilitator, having a positive affect on the mental health of those who take part.



**£447**

### Annual Airplay cost per child

Growing up as part of a military family can be challenging for children and young people. Airplay aims to support them by providing a safe place to spend time with their peers, develop skills and enjoy a wide range of activities.



**£1,980**

### Cost for a standard stairlift

For members of the RAF Family who face daily mobility issues, the practical aids we provide can help improve accessibility at home. Stairlifts are just one example of the small but life-changing ways we support our beneficiaries.

## THANK YOU TO OUR DONORS AND SUPPORTERS

We are immensely grateful to our donors and supporters, a few of whom are listed below. Your generosity has made a significant impact and we cannot thank you enough.

2Excel Aviation	MBDA UK
Ada Hillard Charitable Trust	Medlock Charitable Trust
Adrian Swire Charitable Trust	Midshires Mobility Group
Armed Forces Covenant Fund Trust	Mr and Mrs Colin Blowers
BAE Systems	Mr and Mrs John Kyle
Bryan Smith and Team – The Spitfire Experience	National Lottery Community Fund, YoungStart programme
Charles Burrell 2016 Charitable Settlement	Pascal Fournier
Corps of Commissionaires Management Limited	RAFA Formby
Coysh Family Charitable Trust	Ray Daniels
Donagh McCullagh	Red Arrows Trust
Drapers' Company	Rowland Betty Memorial Trust
Grayson Ditchfield	Royal Edinburgh Military Tattoo
Group Captain Lionel Rees VC OBE MC AFC	Scottish Government Armed Forces Third Sector Resilience Fund
Exolum International Group	Thales Charitable Trust
Identity Group	The April Fools' Club
James Weir Foundation	The Beaujolais Run®
J H Bartlett Charity Trust	The Inter-Livery Target Rifle Shoot
John Isabel	Wimbledon Foundation
Lockheed Martin UK	
MacRobert Trust	

We would like to thank our 231 legators who left gifts in their Wills in 2023.





Find out more about our impact and our work at **[rafbf.org/impact](https://rafbf.org/impact)**

Please contact us today if you need our support.

**Live chat on our website: [rafbf.org](https://rafbf.org)**

**Email: [mail@rafbf.org.uk](mailto:mail@rafbf.org.uk)**

**Call: 0300 102 1919**

**To support us visit:  
[rafbf.org/get-involved](https://rafbf.org/get-involved)**

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