



Royal Air Force
Benevolent Fund



Impact Report

2025



About us

We have provided compassionate, timely support to the RAF Family since 1919. In 2025 alone, our reach was truly global, delivering localised support across 28 countries, to beneficiaries ranging in age from just three months to 103 years old. We remain a key partner in the Royal Air Force’s mission to look after their people during and after service, ensuring their service is valued, recognised and supported long after uniforms are shed.

During 2025, serving personnel and their families, veterans of all ages and those affected by bereavement were supported through challenges such as financial hardship, mental wellbeing, isolation and loneliness whenever and wherever it was needed. Our services directly supported more than 33,600 people and over 52,000 were indirectly supported through community activities and events. In many cases, our support proved life-changing.

Our values

Our values underpin everything we do, ensuring that how we work is aligned with the impact we aim to deliver.

Empathetic
We listen and seek to understand, always putting the wellbeing of the RAF Family first.

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

Responsive
We do what we say we will, using evidence and insight to develop solutions that meet evolving needs.

Inclusive
We work hard to ensure everyone feels valued and supported.

Innovative
We develop new ideas and approaches, using forward-thinking strategies to create meaningful impact.

Cover image: A selection of RAF Family members including serving and former RAF personnel, veterans and young people.
Credit: MOD Crown Copyright
Thank you to all our beneficiaries and supporters who feature throughout this report.

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Welcome from HRH The Duke of Kent

For more than five decades as President of the Royal Air Force Benevolent Fund, I have seen at first-hand the enduring strength of the Fund's purpose and the quiet determination with which it serves the RAF Family. In 2025, that commitment once again translated into real and lasting impact for those who rely on the Fund's support at some of the most challenging moments of their lives.

At its heart, the Fund exists for a simple but vital reason: to ensure that serving personnel, veterans, the bereaved and their families are never left without help when it is needed. While the nature of service life and its pressures continue to evolve, that responsibility to be there for the RAF Family remains constant. The Fund's ability to adapt, responding with care, insight and compassion, is what allows it to remain as relevant today as it was more than a century ago.

The year also provided moments of reflection and remembrance. The 80th anniversaries of VE Day and VJ Day, and the 85th anniversary of the Battle of Britain, served as powerful reminders of the sacrifices made by previous generations. I was particularly pleased to see veterans brought together through the Fund's VE Day commemorations, reinforcing the importance of connection, recognition and gratitude for those who have served.

Throughout 2025, the Fund provided life-changing support to individuals and families facing complex and often overlapping challenges. Whether helping to ease financial hardship, improve wellbeing, support transitions from service, or strengthen the resilience of station and veteran communities, the Fund's work reached across the United Kingdom and beyond. This breadth of impact is a testament to thoughtful research, strong partnerships and a clear understanding of where support

can make the greatest difference. None of this work would be possible without the continued dedication of the Fund's staff, volunteers and supporters. Their professionalism and generosity ensure that the Fund can uphold its lifelong commitment to the RAF Family, today and for generations to come.

As this Impact Report demonstrates, 2025 was a year of meaningful delivery and progress. I hope it instils a sense of pride in what has been achieved and confidence in the Fund's ability to meet the future needs of the RAF Family with the same steadfast resolve.

Yours sincerely,



HRH The Duke of Kent

KG GCMG GCVO CD

President, RAF Benevolent Fund

Photo: Rory Lewis



Our strategy

Our strategy is centred on being closer to the RAF Family and has allowed us to respond at every stage of life, providing financial, emotional and practical support wherever and whenever it is needed. Whether helping people directly or strengthening the communities they live in, we are committed to ensuring that those who serve, have served, the bereaved, and their families never face life's challenges alone.

The RAF Family is changing; needs are becoming more complex, and the relationship between serving life, transition and later life is more interconnected than ever. In response, 2025 was not simply about delivering support at scale, but strengthening how we responded through more precise and clearer pathways, greater presence in local communities, stronger partnerships, and better collaboration across the wider system.

Throughout 2025, the RAF operated consistently at a high tempo, delivering continuous operational output while responding to evolving and competing demands. Additional deployments, heightened readiness requirements and prolonged periods of uncertainty placed further complexity on the lives of service personnel and their families. Recognising these pressures, we increased our support for serving personnel while continuing to stand alongside veteran and bereaved communities. Programmes such as Airplay, BenPlay, BenParenting and School Holiday Provision helped families balance service and home life. Through Station Grants, Families Days, Festival Days and investment in social spaces, we helped build stronger, more resilient serving communities that are better equipped to respond to the unique pressures of military life.

Our assistance helped beneficiaries meet immediate financial needs, improve their mental and physical wellbeing, access statutory care and benefits, and navigate the

challenging move from service to civilian life. We helped older veterans remain in their own homes with safety and dignity, enabling them to live rich and meaningful lives within their communities.

Growth in our caseworking team improved the speed, consistency and depth of our direct support. Beneficiaries received integrated help, faster decisions and clearer pathways through often complex situations. At the same time, expanding our community outreach team helped us to reach people previously unknown to the Fund, reducing the effects of social isolation and connecting beneficiaries with local support, addressing issues before they become more complex.

Our work is shaped by research and evidence, helping us respond to the diverse and often interconnected needs of the RAF Family in a tailored way. In late 2025, we completed our 'Meeting the Needs' research; our most in-depth study in recent years. It revealed the challenges faced by the RAF Family: from financial pressures and childcare demands to mental health, housing, and transitioning out of service. Crucially, the research showed how these challenges often overlap and intensify over time. In 2026, we will begin taking this research forward, using the findings to inform future planning, shape our services and strengthen how we respond to emerging needs across the RAF Family.



The priorities that guide our work

Our five priorities sharpened our focus in 2025, enabling us to direct resources where they had the greatest impact for the RAF Family. By concentrating on these key areas, we increased awareness, reach, and delivery of support through more efficient, accurate, and targeted pathways. We ensured our support was grounded in need, allowing us to provide the right help at the right time. In 2025, we directly supported more than **33,600** current and former serving personnel, the bereaved and their families. That support was delivered more quickly, was easier to navigate and was more holistic, while also providing reassuring and measurable impact.

Providing increased hands-on, tailored support to the RAF Family

In 2025, we continued to improve how beneficiaries access support, making it easier to reach the Fund and receive help more quickly. Our enquiry and referral service provided a clear, responsive route into support, helping us identify needs earlier and respond more effectively to the increasingly complex challenges faced by serving personnel, veterans, families and the bereaved.

During the year, we expanded our in-house caseworking service into more areas of the UK, allowing us to support more beneficiaries with increasingly complex needs. This strengthened our ability to

provide consistent, personalised and holistic support, while improving our understanding of the challenges facing the RAF Family and enabling earlier, more targeted interventions.

By bringing together enquiry handling, caseworking and specialist services, we were able to provide more joined-up and personalised support tailored to individual circumstances. This holistic approach meant beneficiaries could access practical, emotional and financial support through a single pathway, ensuring help was coordinated, responsive and sustained for as long as it was needed.

Strengthening our local reach in more communities, engaging more effectively

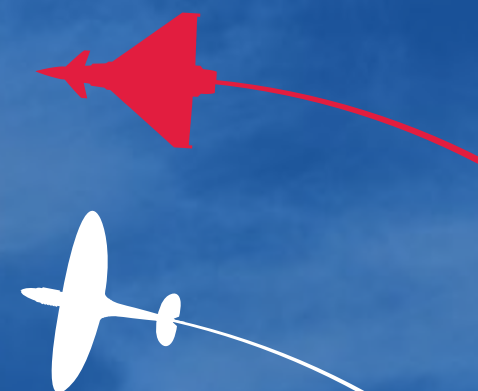
In 2025, our community outreach teams expanded their presence across the UK with additional roles in Scotland and Wales. The teams supported **352** socially isolated people, **an 11% increase on 2024**, helping beneficiaries rebuild confidence, form lasting friendships, and reconnect through shared experiences.

By strengthening our presence in local communities, we are reaching more members of the RAF Family and helping people access support earlier and more easily. Our community-based approach enables us to better understand local need, reduce isolation and connect beneficiaries with both Fund services and wider support available in their area. This local support continues to make a meaningful difference to wellbeing and social connections.

Our skilled and enthusiastic volunteers remained a crucial component of our delivery model, extending our reach, enhancing our ability to provide support, and offering both capacity and insight In 2025. Our volunteers contributed to support

across a wide range of activities, including direct beneficiary engagement, community programmes, fundraising and organisational support.

Alongside those supporting frontline delivery, a dedicated group of volunteer specialist advisers continued to strengthen our governance and decision-making. Their expertise and independent insight enhanced the effectiveness of our governance structures, including sitting on various committees, helping us to operate efficiently, maintain strong oversight and ensure that resources were directed where they could deliver the greatest impact.



Increasing fundraising income by continuing to diversify our income profile

Thanks to the generosity of our supporters we raised **£19.6M** in 2025, an increase of **£3.4M** on the previous year, which will enable us to deepen and expand support for the RAF Family.

Gifts in Wills remained our largest source of voluntary income, generating **£14M**. These extraordinary acts of generosity continue to underpin the Fund's work and secure its long-term sustainability.

While gifts in Wills remained vital to the Fund's long-term sustainability, we also continued to strengthen and diversify our wider fundraising income throughout 2025.

Individual donations from the general public and RAF personnel continued to provide vital, steady support through appeals, online giving, and payroll giving. Those serving in the RAF gave through their pay (a scheme known as Service Day's Pay Giving), which generated **£1.73M**, providing a consistent funding stream.

By growing our other income streams, expanding regular giving and focusing on supporter retention, we are building a more resilient and balanced fundraising profile that will help ensure we can continue supporting the RAF Family for generations to come.

Placing a greater emphasis on insight, impact and innovation

We continued to use insight and evidence to shape how we engage with beneficiaries and develop our services. Targeted awareness campaigns, particularly around financial support, helped more people access support in areas of greatest need. 2025 saw an increase of **46%** in the number of direct enquiries to our dedicated referral team.

Improvements to our digital channels and user experience made it easier for beneficiaries to find information and reach the right support more quickly.

Recognising the pressures created by high operational demands, short-notice deployments and evolving service patterns, we expanded support for personnel on operations and invested in new initiatives for

families at home. This included our inaugural School Holiday Provision across five RAF stations, helping families access affordable, high-quality activities during school holidays, including a bespoke Special Education Needs and Disabilities (SEND) provision at RAF Lossiemouth.

We continued to look at improving pathways to support and providing easier and faster access routes for our beneficiaries. By extending enquiry hours, strengthening performance management and enhancing telephony systems our welfare navigators were able to identify beneficiary needs earlier, respond quickly and ensure that every beneficiary receives the support they need at the right time and in the right way.

Developing greater collaboration and partnership working

We worked closely with the RAF and wider Armed Forces charity sector to ensure support for the RAF Family remained coordinated, responsive and aligned to changing need, particularly as the Strategic Defence Review highlighted increasing operational pressures on the serving community.

During the year, we increased engagement with serving personnel across all ranks, helping more people understand the support available to them during and after service, enabling earlier access to help and reducing the risk of needs escalating.

We maintained our very close relationship and partnership with the Alexander Duckham Memorial Schools Trust (ADMST) delivering financial grant making on their behalf. By contributing towards the essential costs of education for those who require it, such as purchasing laptops as well as funding extra-curricular activities and child SEN assessments, ADMST provides children within the RAF Family with the best start in life.

Through partnerships with military charities and specialist organisations in the UK and overseas, we were able to reach more of the RAF Family and, through collaboration, we strengthened pathways to support and met the holistic needs of our beneficiaries. This included working with Royal Navy charities to support the families of RAF personnel deployed on Operation HIGHMAST, providing advice and support to them at the end of their deployment.

Following the expansion of our External Grants programme, we supported **3,850** beneficiaries through partner organisations, enabling us to deliver targeted support through charities with specialist expertise and strong local presence, both in the UK and internationally.

See page 24 for more information about our collaboration with other organisations.



Our support in numbers

We supported

16,189 serving personnel and their families with direct support.

50,713 serving personnel and their families with community activities and events.



In 2025, we directly supported more than **33,600 people** and indirectly over **52,000**.

17,452 veterans, their families and the bereaved with direct support.

1,521 veterans, their families and the bereaved with community activities and events.

Our support is guided by research, evidence and the needs of the RAF Family. The figures throughout this section reflect different aspects of our work and impact. While the overall number represents unique individuals supported, figures within each welfare goal demonstrate outcomes achieved through specific services and may include beneficiaries who received support in more than one area.



Our welfare goals

Our beneficiaries remain at the heart of everything we do. If they need help, we provide personalised, practical support when, where and for as long as required. We know life can bring unexpected difficulties; from small changes to major challenges, our welfare provision brings a lifetime of support and that support can be life-enhancing, life-changing and in some cases, life-saving.

Based on research and evidence, our four welfare goals continue to guide our work. While distinct, they often overlap, reflecting the complex, multi-layered needs of our beneficiaries. Every enquiry marks the start of a tailored support journey, shaped around individual circumstances. While this report highlights some of the key services and interventions delivered during 2025, it represents only part of the support provided to the RAF Family throughout the year.

Improved access to
personalised support

Improved
quality of living

Increased
Independence

Enhanced
wellbeing



Improved access to personalised support



Support begins from the moment an individual makes contact with the Fund. That first interaction marks the start of a personalised journey, shaped around individual need. In 2025, as part of our commitment to being closer to our beneficiaries, we strengthened our presence and impact across nations, regions, RAF stations and communities, while becoming more proactive in identifying and responding to increasingly complex needs.

Accessing support

Accessing support quickly and easily can make a significant difference to outcomes for the RAF Family. In 2025, we strengthened our enquiry and referral service to provide clearer and more responsive pathways into support, helping beneficiaries access help sooner and ensuring we could respond effectively to increasing demand. Our dedicated enquiry and referral team handled **10,609** direct enquiries during the year, an increase of **46% from 2024**.

Expanding our caseworking reach

At the same time, we expanded our caseworking and outreach teams, extending our reach across more regions of the UK. This enabled us to support more beneficiaries directly and earlier in their journey, while reducing reliance on external providers.

Our caseworking teams provided proactive, personalised support to beneficiaries with some of the most complex and challenging circumstances. Caseworking provides the link between access and outcomes, ensuring that beneficiaries receive detailed assessment, tailored intervention and coordinated support built around their individual needs. In 2025, the team managed **730** cases through our in-house caseworking service, significantly exceeding the initial target of **562** and enabling us to directly support **97%** of enquiries requiring caseworking intervention by the end of 2025. By taking ownership of each case, our teams reduced delays in decision-making, delivered more tailored interventions and ensured support reflected the full circumstances of each beneficiary. Satisfaction with the service remained high, with **95%** of beneficiaries satisfied with the support received and **93%** describing the process as easy.



I find it is a huge privilege to work with people at some of the most challenging times of their lives, knowing that the support of the Fund can make a real and meaningful difference to people's lives. I am very keen to promote the work of the Fund in the north of Scotland so we can reach more beneficiaries in this area and continue the good work of the charity."

– Jo George-Smithson
Caseworker - Northeast Scotland



Andy's story

"The Fund's support has been a lifeline"

RAF veteran Andy joined the RAF at just 17, building a successful career in catering, managing large teams and supporting high profile events.

However, after leaving the RAF, his life began to unravel. Following the tragic death of his second daughter while stationed in Germany, his marriage broke down. He struggled with grief, addiction and mental health challenges, leading to nearly four years of homelessness.

Andy reflected: "I never thought to ask for help. However, I was struggling massively."

After moving into stable accommodation, Andy was introduced to the Fund and began receiving emotional wellbeing support from our Community Engagement team, including Telephone Friendship Groups, which connect RAF veterans through calls.

Andy said: "When you haven't got companionship, [the calls] really make a difference. It gives you something to look forward to every week."

Through our support, Andy reconnected with others who understood his background. He also attended our Group Friendship Breaks, sharing experiences in a supportive environment.

Andy explained: "It's about being with people who get it. You don't have to explain yourself."

With support from the Fund, Andy now feels more connected and optimistic, looking ahead with confidence and renewed purpose.



It's good to know the RAF Benevolent Fund is there whenever I need it. They do a really great job for veterans like me who've been through difficult times."

– Andy

Christine's story

A simple phone call about a broken laptop led to life-changing support for RAF veteran Christine and her family. After contacting the RAF Benevolent Fund for help replacing the computer her son needed for schoolwork, Christine spoke with a welfare team member, who, following a home visit, identified a need for tailored support across several interconnected issues including financial pressures affecting the family. This led to holistic support including a new front door to improve heating efficiency, advocacy around care home housing costs for Christine's mother-in-law and financial assistance for school uniforms. Christine said: "I can't believe one phone call about something small led to so much support."

"One phone call led to so much support."



Improved **quality of living**

Improving quality of living for our beneficiaries remains central to our work, making a difference to the lives of many in the RAF Family. Our support goes beyond immediate need to reduce anxieties around money, ease the worry over the future, and create greater stability, security and wellbeing over time. Whenever and wherever we are needed, we are ready to help with practical support, financial assistance, and supporting our beneficiaries to receive the advice and statutory entitlements they deserve. While we still helped people with financial pressures in 2025, more beneficiaries came to us with multiple challenges that required more nuanced and comprehensive support.

Financial support whenever and wherever it is needed

In 2025, we continued to support members of the RAF Family facing financial pressures and increasingly complex challenges affecting daily life and wellbeing. While wider economic conditions began to stabilise and demand for immediate crisis support eased slightly compared to recent years, many beneficiaries continued to face ongoing financial strain, driven by rising living costs and changing personal circumstances that required tailored and longer-term support. From supporting fuel bills and providing essential 'white goods', to funding property repairs and delivering regular payments to those on low incomes, we stood alongside members of the RAF Family across the UK and in 28 countries worldwide – easing financial pressures before they could escalate and **helping to restore stability and peace of mind.**

Accessing statutory entitlements and advocacy

Our Benefits, Advice and Advocacy teams helped beneficiaries improve their financial stability, access vital support and navigate complex statutory systems. In 2025, the Benefits Advice team identified **£2.3M** in unclaimed benefits, an increase of **£360K** on 2024, while demand for Advocacy rose by **26%** as pressures across health and care systems continued. The Advocacy team supported **237 people** and secured **£850K** in financial gains and cost savings. Together, these services addressed both immediate financial pressures and longer-term challenges, helping beneficiaries build greater security, resilience and peace of mind.



My role as Benefits Advice Service Manager, and the work of my team, ensures that RAF Benevolent Fund beneficiaries receive accurate advice, access their full entitlement to statutory benefits, and achieve greater financial stability. By improving financial resilience, this support reduces reliance on the Fund for ongoing assistance and helps ensure that financial support is targeted to those whose needs cannot be met through statutory provision."

– **Laura Austin-Pugh**, Benefits Advice Service Manager
– Head Office



Kieran's story

"I felt like someone finally had my back"

Former RAF Regiment Gunner Kieran joined the RAF in 2008, completing his basic training before being posted to RAF Wittering, where he served for four years.

After leaving the RAF, Kieran successfully retrained as an electrician and built a stable civilian career. For more than a decade, life was on track. However, in late 2025, everything changed. Kieran experienced a severe mental health crisis and was admitted for emergency care. During this period, his marriage broke down, leaving him suddenly without a home, income or support network.

Kieran explained: "My wife left me, and suddenly I had nowhere to live. I had no money, no transport, nothing. I couldn't work because of my mental health. I didn't know where my next meal would come from."

Placed in temporary accommodation, he found the environment difficult and unsafe, with very limited stability. Struggling to rebuild his life and unsure where to turn, Kieran searched online for support and came across the RAF Benevolent Fund.

The help Kieran received unfolded at exactly the moments he needed it most. The initial support from the Fund came almost instantly: after completing an online form for an immediate financial grant, £250 appeared in his account straightaway. He said: "I had no food. That money got me through the week." It was the first time in months Kieran felt someone genuinely had his back.

When Fund caseworker Matt got in touch, he took the time to really understand what Kieran was facing. Through a full assessment, Kieran felt genuinely heard and supported: "Matt knew exactly what questions to ask. He understood what I needed – even things I didn't realise myself. It was completely tailored to me."

When Kieran's work tools were stolen at his temporary accommodation – a critical setback for someone reliant on them to earn a living – we provided funding to replace them quickly, enabling him to return to work when he was ready.

Over Christmas, when money was even tighter, we helped again by providing food vouchers, easing the pressure during a particularly challenging period.

Perhaps the most transformative moment came when Kieran needed to leave his temporary accommodation. Matt reassured him that if he could find a suitable place, the Fund would cover the first month's rent and deposit. "I found a flat and sent the contract over to Matt," Kieran said, adding: "Within a few days, the grant was there. It was amazing. I finally had my own space."

With stable housing in place and his tools replaced, Kieran was able to get back on track. Today, he has a local job as an electrician, just five minutes from his new home.

Kieran said: "Life is brilliant now. I'm relaxed, I'm making rent, and everything's as it should be."

"The Fund's support means everything. Without it, I'd still be in that horrible house, jobless and struggling to eat. They've done everything for me."



Increased independence

For most of us, independence is the cornerstone of our wellbeing. Enabling beneficiaries to live safely and with dignity and independence, where they want to live, remains a core outcome of the Fund's support. We have been able to help members of the RAF Family deal with lifelong and life-changing injuries and illnesses to live well, and with the confidence that their needs will be met by the Fund.

Mobility and confidence

From property adaptations to electronically powered vehicles and mobility equipment, such as riser recliner chairs, medical beds and stair lifts, we helped beneficiaries remain in their own homes for longer, and provided them with the security and autonomy they needed. In 2025, **92%** reported that the help they received from the Fund contributed positively to their comfort. We increased the financial support to those requiring domiciliary care and support in care homes so they could continue to live with dignity and confidence.

Housing that provides long-term security

Our Housing Trust continued to provide a critical safety net for those leaving service and who have complex and, often, lifelong needs. We supported **351** people in **185** adapted homes across the UK, enabling our beneficiaries and their families to live in accommodation designed around their unique needs when they often have life-changing injuries. Feedback remained strong, with **100%** confirming an improvement in quality of life. Through the right home environment lives were rebuilt with dignity, stability, and support.

Steve's story

"It's a massive relief knowing the Fund is always there"

For former RAF Technician Steve, a serious motorcycle accident left him with a spinal injury, ending his career and making life a challenge.

At a critical time, we supported the purchase and adaptation of an accessible home for Steve through our Housing Trust, creating a safe, wheelchair-friendly environment. The installation of ramps, a through-floor lift, a wet room and adjustable worktops enabled Steve to regain independence at home.

This support transformed life for Steve and his family. Steve said: "It meant I could bathe the kids, I could play with them in the garden, and I wasn't restricted to one floor of the house. It gave us a normal life."



I'm often the first point of contact for our Housing Trust residents, helping with everything from gas services to rent reviews and coordinating across the organisation. Making the process quicker and easier and seeing how that support has improved their lives over my 40 years at the Fund, is incredibly rewarding."

– Kokila Mohan, Welfare Support Housing Administrator – Head Office



Mandy's Story

"I have my independence and my marriage back"

Following a sudden, life-changing illness that left her with severe mobility challenges, RAF spouse Mandy turned to us for support. What followed helped her regain not only mobility, but independence, confidence and the ability to live well again.

Before becoming unwell, Mandy led an active life, working with children and enjoying being part of her community. Everything changed, however, after a hysterectomy caused complications that led to muscle damage and the need for a stoma. A few years later, Mandy collapsed while out shopping and woke up in intensive care.

Mandy said: "A virus had attacked my muscles and my nerve endings. The doctors said I probably wouldn't walk again, but with intensive help from the physiotherapists, I did. Still, I had to use crutches and other aids, and I couldn't leave the house because all I had was a manual wheelchair. My legs were like jelly, and I was basically housebound."

Thankfully, Mandy was referred to the Fund, and that was when life started to look up. After an assessment, we provided Mandy with an electric wheelchair tailored to her needs. This support proved transformational, giving her the freedom to move independently and re-engage with the world around her.

Mandy explained: "I can go out on my own now and I'm not relying on anyone. It's given me my independence back."

With renewed mobility and confidence, Mandy has been able to reconnect with her community, attend local groups, build friendships and enjoy everyday activities again. The shift from isolation to independence has had a profound impact on her outlook on life and sense of identity.

Reflecting on the difference the support has made, Mandy said: "It's helped us tenfold. It has honestly given us our marriage back. We're not stuck at home anymore. We can go out, laugh, have fun and spend proper quality time together. I feel like the old Mandy again."



Enhanced wellbeing

Enhancing wellbeing across the RAF Family remains at the heart of our work, grounded in an understanding of the real and often complex pressures faced at every stage of life. We know that timely, proactive support can ease pressure, improve resilience and reduce the need for more complex interventions later. From mental health challenges to social isolation and family stress, our approach is focused on easing the pressures of military and everyday life, making support more accessible, relevant and genuinely helpful for the RAF Family. Our support for the serving community is increasingly important as operational tempo remains high with ongoing uncertainty and conflict across the world.

Improving mental and emotional support

In 2025, our mental health and emotional wellbeing services remained vital and in demand, with **13,579** beneficiaries supported (**200** more than 2024) through a range of tailored support including counselling, community connection, youth support provision and proactive wellbeing tools. We provided tailored one-to-one counselling support to over **2,000** members of the RAF Family. For those accessing this service, satisfaction remained strong, with **91%** of beneficiaries reporting they were 'Satisfied' with the wellbeing support they received. These sessions provided a safe environment for beneficiaries to reduce stress, build resilience and develop enduring coping strategies to deal with the challenges of daily life. For those needing more immediate help, our 24-hour emotional helpline gave beneficiaries the security of knowing they could access support and advice whenever they needed it. We fully funded access to Headspace, a wellbeing app that offers proactive support through meditation and mindfulness techniques, with **96%** of users reporting improved wellbeing. Relationship counselling eased the significant strain many couples face as a result of deployment and separation with **84%** reporting improvement.

In the local community

The important work of our Community Engagement team included our RAF Dementia Reminiscence Groups, which help to stimulate memories of shared RAF identity and experiences. The team supported **558** attendances, **134 more than in 2024**. We also delivered social activity groups which, along with our Group Friendship Breaks, brought members of the RAF Family together. These activities provide more than social interaction; they create friendship and enduring connections that reduce isolation and loneliness and enhance wellbeing. The groups also provided vital peer support for carers offering reassurance, understanding and the opportunity to share experiences with others facing similar challenges.



As the first member of staff physically located in Wales, I have the privilege of spreading the word of the Fund and the support we offer. The highlight of my role is working directly with members of the RAF Family, who have become isolated or disconnected from their community. Being able to listen and learn about people's lives and connections to the RAF and then collaborate to reconnect and increase their social connections, can be both powerful and mutually rewarding."

- Amanda Owen, Community Engagement Worker - South Wales



Lucy's story

When Lucy and her serving husband Kieran moved to RAF Marham, they were excited to embrace service life. Like many RAF families, they valued the sense of community but also felt the harsh realities of living far from loved ones, managing periods of separation and navigating the emotional demands of service commitments.

In early 2025, Lucy contacted us looking for support with severe anxiety. Living far from family, coping with solo parenting while Kieran was deployed overseas, and adjusting to life postpartum had become overwhelming. She was experiencing intrusive thoughts, panic and intense fear, particularly at night.

Remembering the support she had previously received in 2022, Lucy knew she could contact us again. This time, we arranged a programme of cognitive behavioural therapy (CBT), tailored to help her understand and manage her anxiety. She also accessed Headspace, a wellbeing app we provide free access to, which offered comfort during difficult moments and helped her sleep.

When Lucy and Kieran first reached out, they were undergoing IVF while living apart due to his work schedule. At the time, we arranged Listening and Counselling sessions, giving Lucy a safe, supportive space to process the pressures she was facing and helping her regain balance and perspective.

The following year, Lucy gave birth to a healthy daughter after a difficult pregnancy and traumatic labour, but thanks to our support, Lucy began to feel a shift. She started going out again, meeting friends, and regaining confidence in everyday situations she had once found impossible.

Today, Lucy feels calmer, stronger and more hopeful. She said: "I understand what's happening when I feel anxious, and I know how to respond. Most importantly, I know I'm not alone."

“The sessions gave me space to breathe – I felt like me again”





Rod and John's story

RAF veterans Rod and John, both widowers, met on a Fund Group Friendship Break and quickly formed a lasting bond that has helped them rebuild their lives.

Prior to meeting, John had been caring for his wife, who lived with vascular dementia before she sadly passed away, while Rod had spent 20 years as a full-time carer for his wife before her death. Both had experienced profound loss and isolation.

John said: "I thought I was on my own after my wife passed, but the Fund opened a whole new way of connecting with people."

Through their Group Break in Hayling Island in 2025, and the ongoing social activities that followed, Rod and John found friendship, laughter and a renewed sense of belonging at a time when life could easily have become isolating and lonely.

What began as a shared experience has grown into lasting companionship. Today, they remain in regular contact, supporting one another through everyday life, with a unique understanding shaped by shared service, caring responsibilities and loss of their spouses.

With support from the Fund's Community Engagement team, both men have reconnected with others in the RAF Family, further helping to reduce loneliness and rebuild their confidence.

Rod said: "The Breaks were a lifesaver. You're with people who understand what you've been through. It's nice that other widows and widowers attend, because losing a partner is so isolating."

John added: "We really enjoyed getting involved with the activities on the Break, including shooting, archery, swimming, a quiz or two and live music. We just generally have a bit of a laugh. That makes the world go round a bit better and easier."

“The Breaks were a lifesaver. You're with people who understand what you've been through... losing a partner is so isolating.”

Building resilience in children and young people

We know that young people growing up in the serving community face unique challenges with disruption from parental deployments and frequent moves, often without the benefit of an extended family support network. Although young people can show incredible resilience, we are there to help them and their parents with a variety of support. In 2025, our flagship national youth programme, Airplay, celebrated its 15th year, with a special event at RAF Wyton. This provision remained incredibly popular across 24 stations in the UK providing a safe, familiar, and enriching environment.

Airplay provides a safe and fun place for children and young people in the RAF Family, across stations, to learn and hang out with their peers. Airplay provides an invaluable service that addresses the unique challenges faced by RAF families, by giving children and young people access to facilities, a stimulating programme of activities, and some much-needed continuity when their family relocates.

In addition to Airplay, we funded counselling support to **218** children and young people, who received a total of **1,218** counselling sessions, supporting them with issues such as low self-esteem, anxiety, and academic pressure. Our BenPlay and BenParenting programmes mean that parents of younger children across the RAF have been supported to come together to socialise and learn new skills in a way that benefits both them and their children. Local activities such as baby massage, and baby first aid for fathers have been particularly popular.

We have also invested in community facilities across many stations that directly support children. Whether it be a safe and relaxing sensory play area at MOD Boscombe Down or providing a new kitchen for the Youth Club at RAF Brize Norton, our support is vital to the wellbeing and resilience of children and young people across the RAF.

In response to identified need, we piloted our School Holiday Provision across five stations to ensure serving families could access high-quality activities during the school holidays, which otherwise might have been unaffordable. The provision improved financial resilience for families and supported employment for partners and spouses during the school holidays. Of the **255 children** who attended the School Holiday Provision, **97%** told us that it made a significant difference to their quality of life. Following this success, we will increase the provision in 2026, extending it across other RAF stations, as well as the inclusion of an overseas unit. This expansion is expected to support a significantly greater number of RAF families and further strengthen wellbeing across the serving community.

How Airplay helped Rose

For Rose, 13, who attends Airplay at RAF Henlow, the youth club offers a safe, welcoming space to relax, connect with friends, and enjoy being herself. Growing up as part of a serving family can bring frequent change, and Airplay gives Rose a sense of familiarity and belonging. She said: "Sometimes you just need to take a little bit of time away from everything that's going on and chill with your mates."

With activities ranging from crafts and cooking to dancing and games, Airplay has helped Rose build her confidence, grow friendships and improve her resilience.



“I love the activities we do at Airplay – it gives me a break from everything going on”

Support for stations and units

Supporting RAF stations and units remains a vital part of how we improve wellbeing across the serving community. In 2025, we supported more than **50,000** members of the RAF community through station-based activities, family programmes and investment in welfare and community spaces.

Working closely with the RAF, Station Commanders and welfare teams, we provided flexible support shaped around local need and the realities of service life. By investing in social spaces, community initiatives and family-focused activities, we helped create stronger, more connected communities where personnel and families feel supported and valued.

During the year, we expanded programmes such as BenPlay and BenParenting, helping stations provide tailored support for new parents and young children, while Families and Festival Day grants brought communities together across **25** RAF stations. We invested in welfare and community facilities at locations including RAF Brize Norton, RAF Halton, MOD Boscombe Down and RRC Crickhowell, alongside overseas stations such as Ascension Island.

Recognising the pressures created by high operational tempo and deployments, we also extended targeted support to isolated and deployed locations over the Christmas period, supporting around **446** personnel across **10** stations overseas and in remote areas. These grants helped provide welcoming social spaces and welfare activities for those unable to spend the festive period at home.

By combining local collaboration with flexible funding, we continued to strengthen RAF communities, improve wellbeing and provide practical support where it was needed most.



Global support

RAF Ascension Island Air Terminal

We provided a grant to transform the children's facilities at RAF Ascension Island Air Terminal in 2025, delivering a meaningful improvement for families travelling along the South Atlantic Air Bridge.

RAF Ascension Island plays a critical role in supporting serving personnel and their families travelling between the UK and the Falkland Islands. With families often spending many hours in the terminal, our station grants funding enabled the replacement and upgrade of essential family facilities. We listened to families when they told us that existing provisions were no longer meeting demand, particularly during extended holding periods and unplanned aircraft delays. We responded with a range of items to ease pressure including travel cots, highchairs and toys suitable for children of all ages.

These upgrades created a safer, more comfortable and engaging environment for children. As a result, parents and carers were better supported during long journeys, making often-challenging travel more manageable and family-friendly.



As families continue to pass through the island, they can now do so with the reassurance that their needs are better supported – thanks to a shared commitment to care, comfort, and community.”

– Wing Commander Al Huyton



Working in partnership

Every year, we work in partnership with charities and organisations who share our commitment to the RAF Family, recognising that beneficiaries’ needs are often complex and sometimes cannot be met by any single provider alone. Collaboration ensures people can access the right specialist support at the right time, without duplication across the sector.

This combined effort extends our reach and impact. In areas such as employment and homelessness, we funded other charities to deliver more targeted support where it is needed most. In 2025, we expanded our External Grants programme, increasing support for smaller local charities delivering tailored, community-based services, while also strengthening partnerships with larger national organisations to improve referral pathways and coordination.

As a result, we supported **3,850** beneficiaries this year, **1,755** more than in 2024, demonstrating the power of collaboration to reach further and support more members of the RAF Family.

The programme also helped us extend our support overseas. We supported embassies in Poland and Slovakia with contributions to the Eastern European War Widows. Following Hurricane Melissa in October 2025, we worked with the Royal Commonwealth Ex-Services League to identify impact on RAF beneficiaries. In Jamaica, we gave funding to the Jamaica Legion towards a replacement administration vehicle which was no longer serviceable. Their new minibus meant they could swiftly return to their work for the benefit of RAF veterans and their widows.

In 2025, we partnered with Walking With The Wounded (WWTW), awarding a £10K grant to enhance support for RAF veterans and their families. WWTW delivers a wide range of services, from practical help with employment and housing to emotional and psychological support, helping armed forces veterans lead fulfilling lives after service.

Our funding strengthened this support network, including the introduction of a new referral pathway from WWTW directly to the Fund, ensuring those in need could access additional specialist support more quickly and efficiently.

We also supported WWTW, alongside other organisations, by providing meeting and collaboration space at our London headquarters, enabling closer partnership working and improving access to services for the RAF Family.



We’re proud to stand shoulder to shoulder with organisations that share our mission, and collaborative work is one of our key strengths. This generous grant from the RAF Benevolent Fund will enable us to continue building on our commitment to help RAF veterans make the transition into civilian life as smooth as possible”

– Kate Childs, Director of Fundraising and Communications at Walking With The Wounded



Alongside our charity partners, we are fortunate to be supported by a wide range of organisations and corporate partners whose contributions extend far beyond financial support. Through the sharing of their time, expertise, networks and resources, these partners strengthen our capabilities and help us deliver greater impact for the RAF Family. Their support takes many forms, from providing specialist advice and pro bono services to opening doors to new relationships, creating opportunities and championing our cause.

These partnerships are built on a shared commitment to ensuring that serving personnel, veterans and their families receive the support they need, whenever and wherever it is required. The following examples illustrate some of the organisations and corporate partners who worked closely with the Fund in 2025, contributing their time, expertise, networks and resources to help us:

- The April Fools’ Club
- The Beaujolais Run
- Fortinet
- The Inter-Livery Target Rifle Shoot
- London Biggin Hill Airport
- Make UK Defence
- Midshires Mobility Group
- Parkdean Resorts
- RAF Winter Sports Alpine Association
- Team ‘Riding on Air 2025’

Through our partnership with Parkdean Resorts, we provide serving RAF personnel and their families much-needed free wellbeing breaks across the UK. In 2025, Parkdean Resorts donated **65 breaks at 21 locations**. Along with the demands of service life, many serving RAF personnel and their families have additional needs and challenges. These breaks give families the chance to rest, reconnect and spend quality time together. By prioritising those with the highest welfare needs, the partnership plays an important role in supporting wellbeing and strengthening family connections.



Fundraising



As an independent charity, fundraising is the engine that powers our work. Without statutory funding, our ability to support the RAF Family depends on our success in generating sustainable income. Thanks to the generosity of our supporters, we raised **£19.6M** in fundraising income during 2025, an increase of **£3.4M** on the previous year. This strong performance enabled us to continue supporting the RAF Family while investing in services that respond to changing and increasingly complex needs.

Gifts in Wills remained the Fund's largest source of income, generating **£14.0M** and continuing to provide vital long-term financial stability. Alongside this, we continued to strengthen and diversify our wider fundraising income to help build a more balanced and resilient income base for the future.

More than **29K** supporters donated to the Fund during the year through regular giving, appeals, online fundraising, payroll giving, events and community activity. RAF Service Day's Pay Giving generated **£1.7M**, reflecting the continued commitment of serving personnel to supporting one another throughout service and beyond. Our individual giving programme, which includes regular giving and direct marketing, raised **£1.3M** and we welcomed more than **3K** new regular donors during the year, helping to strengthen predictable long-term income.

Trusts, foundations and high-value donors contributed **£1.1M**, with support from both longstanding and new partners helping us deliver targeted support across the RAF Family. Corporate Partnerships generated **£620K** during the year. These partnerships continue to play an important role not only through financial support, but also by strengthening connections between the Fund, the defence sector and wider business community. Many partners also supported awareness raising, employee engagement and fundraising activity throughout the year. Across the UK and overseas, supporters also took part in airshows, station events, endurance challenges and community fundraising activities, helping to raise **£405K** through community fundraising while strengthening awareness of the Fund within RAF communities and beyond.

Throughout the year, we continued investing in fundraising capability, supporter engagement and insight-led approaches to help ensure the Fund remains sustainable and able to support the RAF Family for generations to come.



The King's Colour Squadron fundraising challenge

In January 2025, 32 members of the The King's Colour Squadron (63 Squadron, RAF Regiment) completed a loaded march to mark the 83rd anniversary of the RAF Regiment's formation in 1942, raising £2,340 for the Fund. They chose to raise money for us after Sergeant Lee's family saw its support first-hand following the death of his older brother, Shaun, who died in 2006 while serving in the RAF Regiment.

The team, based at RAF Northolt, took on the loaded march, or 'tab' as it is more commonly known, marching 19.42 miles at RAF Akrotiri, Cyprus. The squadron each carried a Bergen (backpack) weighing 35lb and their individual rifle weighing 5kg.

Lee said: "The challenge ticked all the boxes for us – a demanding physical event, marking the RAF Regiment's anniversary, and raising money for the Fund."

“ Throughout my career, I've seen first-hand the incredible support the Fund provides to serving personnel, their families, and friends, which made taking part even more meaningful.”



Riding on Air

Lifelong cycling enthusiast Andrew Crompton, alongside a team of 15 riders, completed a gruelling eight-day endurance challenge covering more than 600 miles between RAF Lossiemouth in Moray and RAF Wyton in Cambridgeshire to raise money for the Fund.

The "Riding on Air" cycle challenge took place in September 2025 and raised more than £58K for Airplay, our youth support programme.

The route passed through RAF stations including Lossiemouth, Leeming, Waddington and Wyton, with riders averaging between 60 and 90 miles each day. Along the way, the team met RAF personnel, Airplay youth workers and children from RAF families, gaining first-hand insight into the programme's impact.

Andrew said: "Completing the challenge was a combination of relief and euphoria, mixed with a little sadness that it was all over. It took months to organise, and the ride itself was physically very demanding – averaging 130km a day, climbing 5,000 ft, often in tough conditions.

"Raising money for Airplay means a lot to us – it's our way of showing respect and gratitude to serving personnel, while helping ensure their children are supported through the incredible programmes the Fund provides."



Thank you to our donors

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

- Adrian Swire Charitable Trust
- Armed Forces Covenant Fund Trust
- BAE Systems
- The Banham Foundation
- Mr and Mrs Colin Blowers
- The Castanea Trust
- Charles Burrell 2016 Charitable Settlement
- The Corps of Commissionaires Management
- Dilys Joyce Coleman Charitable Trust
- Dr Michael Oliver OBE DL
- Exolum
- General Dynamics
- Grace Trust
- i3Secure Limited
- The J H Bartlett Charity
- James Weir Foundation
- John Alexander Cochrane Will Trust
- John Scott Charitable Trust
- Leonardo
- The Lest We Forget Association
- Loppylugs & Barbara Morrison Charitable Trust
- Marham Cycling Club
- Mary E Scantlebury Charitable Will Trust
- MBDA
- Michael Cornish Charitable Trust
- Mrs M A Black Charitable Trust
- Pascal Fournier
- The RAF Armourers
- The RAF Changi Association
- Red Arrows Trust
- Royal Edinburgh Military Tattoo
- Serco Foundation
- The Spitfire Experience
- Thales Charitable Trust
- VIVO Defence Services
- West London Aero Club
- The W J Hill Charitable Trust
- Wimbledon Foundation

Everyone who kindly remembered the Fund in their Will

Join us in supporting the RAF Family

Donate

Your donations, big or small, mean we can be there when a member of the RAF Family needs help.

Volunteer

Whether you're part of the RAF Family, feel a personal connection to our cause, or simply want to give back to those who serve, have served, and their families; your time can make a real difference, no matter how much you can offer.

Our volunteers play a vital role in supporting the RAF Family. Whatever role they choose, they help us raise vital funds, reach more people, and deliver essential services to those who need them most.





Royal Air Force Benevolent Fund

Please contact us today if you need our support.



Live chat on our website: **rafbf.org**



Email: **mail@rafbf.org.uk**



Call: **0300 102 1919**

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