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Enduring and adaptable



The Viscount Trenchard of Wolfeton DL Chairman of the RAF Benevolent Fund

2009 was the RAF Benevolent Fund's 90th year at the heart of the RAF family. Our values and determination to do our utmost for those who have left the RAF and those who are serving have not changed. Our support is enduring, but how we deliver that support is adaptable, so that we are always relevant to the changing world we live in.

We may no longer be awarding small grants for hawkers' licences, as we were after WWI when young aviators found themselves out of the RAF and a job. But in 2009 we did award grants to 1,680 members of the ex-RAF community to help with emergency home repairs, mobility aids, and nursing home fees beyond the reach of a state pension and savings eroded by low interest rates.

We may no longer contribute to the costs of medical care, as we did before the Welfare State arrived. But in 2009 we purchased new homes for 12 RAF personnel, with little to fall back on, after medical discharge from Service. And we paid for 972 relationship counselling sessions to help the serving RAF cope with the emotional and psychological fall-out of the high operational tempo on their family lives.

The recession and the war in Afghanistan have had a marked effect on the world in which the RAFBF operates. The recession has increased the number of applications for financial assistance, while current operations have increased the need for rounded support for RAF families.

I am delighted to see that the new and improved services and infrastructure that we have put in place in the last three years, which you can read about in this Annual Review, are proving relevant and robust. I would like to say thank you to all who have contributed to making them happen — by using your influence, answering surveys on stations, joining us as a partner organisation, giving your Half Day's Pay or making a donation. Supporting the RAF family is a partnership of many and we are extremely grateful to all of you who help to make it such an effective one.

Truchal

The RAF Benevolent Fund has a clear route map, reviewed every year in light of the changing needs, challenges and wider environment affecting the RAF family. We set ourselves 34 key goals for 2009, all of which we achieved. Beneath we look at five of the most important:

Goal: Increase the amount we spend on direct help to the RAF family.

In 2009, we spent £20.6m on direct help to the RAF family, up from £19.3m in 2008. The number of awards we made in 2009 grew from 7,525 to 7,623.

We set in place the infrastructure to enable us to respond to the increase in people contacting us for help. This included restructuring our Enquiry Helpline.

Goal: Extend our fast-track Benefits and Money Advice Service for the RAF family from 30 to 39 advisers.

There are now 50 specialist advisers helping the serving and retired RAF family. This service is run in partnership with The Royal British Legion through Citizens Advice and helped 973 members of the RAF family in 2009.

Goal: Raise awareness of the relationship counselling service we fund for the serving RAF, increasing uptake of counselling sessions from 100 to 300.

RAF couples and families in difficulty benefited from 972 confidential counselling sessions – through face to face, phone, email or online "livechat" sessions.

We also paid for Relate trainers to give presentations at two Recall Days at RAF Brize Norton, to raise awareness of this service.

Goal: Develop and implement initiatives to support youth activities on the main RAF bases.

We opened the first of our Multi Use Games Areas for RAF children – a pilot project at RAF Cranwell – and have put plans in place for a further 20 Multi Use Games Areas and playparks on stations. By providing recreational facilities for young people on stations, we aim to relieve some of the stress on RAF parents, so that they are free to focus on their operational responsibilities.

Goal: Increase donations to at least £10m.

We raised £11.2m to fund the support we offer to the RAF family. This was the result of careful investment in fundraising activities and the generosity of our loyal supporters.

Full details of our key goals can be found in our full Annual Report and Accounts, or at www.rafbf.org/about/annual-review-and-report.



With the constant upheaval of repeated deployments to Afghanistan and Iraq, RAF personnel find themselves under enormous pressure. We take a look at the comprehensive range of services we have introduced to help RAF families cope with the stresses and strains of Service life today, through the eyes of RAF Honington.

Relieving stress on stations



Squadron Leader Karl Parfitt OC PMS – RAF Honington

"Knowing your partner and children are well supported takes a lot of pressure off when you're deployed." As OC PMS at RAF Honington, home of the RAF Regiment, Karl Parfitt has a bird's eye view of the station's welfare needs and the RAF Benevolent Fund's response.

"There's a very high operational tempo here, and many of our 1,700 personnel are very young — there are lots of young gunners, for example, with families facing all the pressures young families invariably face, but with the added strain of separation brought about by operations.

When a squadron member returns injured from operations, there's a collective feeling of compassion. But it is accompanied by anxiety among wives whose husbands serve on the same squadron. The families are counting the days until they are reunited with their loved ones. Some can cope with the situation. Some get emotionally fatigued by it all.

The Relate counselling service the RAFBF is paying for is really useful. Coming back from a tour of duty

can be hard for the serving partner, but also for the partner who has had to develop family routines alone and then readjust.

The First Steps Childcare Centre, which the RAFBF built for us, is another fantastic facility for supporting families. We're also getting an over 8's playpark and a Multi Use Games Area as well as two part-time youth workers for older children — all funded by the RAFBF.

Knowing your partner and children are well supported takes a lot of pressure off when you're deployed.

Sometimes, families run into financial difficulties. For example, a young SAC diagnosed with a life-threatening condition was struggling with bills. His wife wasn't working as she was busy caring for him as well as looking after their three young children. So the RAFBF gave them a grant towards the children's needs. They're always on hand to help those in greatest need."

2009: our impact

- 113 serving RAF used our fast-track Benefits and Money Advice Service provided by Citizens Advice.
- 40 serving personnel have volunteered to become RAFBF "Champions", raising money and awareness of the help we can offer on stations.
- 238 grants totalling just over £1.95m were received by serving personnel.
- The first Multi Use Games Area for the children of RAF families opened at RAF Cranwell.
- 972 counselling sessions were provided to RAF couples experiencing relationship difficulties. The RAFBF pays relationship specialists Relate to provide this service.





How we helped Connie

"I was conscripted in 1941. A lot of single women aged 20-25 were. I really enjoyed the camaraderie in the WAAF.

I trained as a wireless operator at the Signal Centre in Wigan. When you approached, it appeared to be a group of chicken huts. When you got inside the 'chicken huts' though, it stretched for miles underground. I left when I got married to Eric, and we had our first child in 1944.

Eric died seven years ago, just 10 months before our Diamond Anniversary. By then, the windows and doorframes of our little bungalow were rotting. To replace them would have taken every bit of our savings. I applied for a Government 'Stay Put' grant, but all the money had been given out. The next year, the scheme closed. So a charity called Elizabeth Finn offered me £2,000 if I could raise the rest. The RAF Benevolent Fund made up the difference, with a bit from The Royal British Legion.

I had the work done two and half years ago and it's absolutely marvellous! Then the Benevolent Fund provided me with a weekly grant to keep up with things too.

Part of the money goes to a lady coming and cleaning for an hour and a quarter a week. I'm 89 now and I can look after myself and get on my knees to clean the floor, but I can't get up again! I am so grateful that I can keep my own home."

"With the recession. demand on the Fund has gone up as total income has gone down. Rather than cut back on helping people. we've used money from our reserves, carefully built up for just such a rainy day."

needed more help in 2009

Hilary Richardson Head of General Welfare

When someone applies for financial assistance, they are visited at home by a volunteer caseworker from one of our partner organisations: SSAFA, RAFA, or The Royal British Legion. An RAF Benevolent Fund Grants Committee, made up of volunteers drawn from the RAF family, then considers each case.

Mich Sturley has served for 10 years as a committee volunteer.

"On average, in 2009, we considered 20 applications for financial assistance and awarded grants totalling £30,000 plus per week.

The truth is that when we are briefed on each case by an RAFBF Welfare Executive, that 'case' jumps to life as a real person in distress: the WWII veteran Air Gunner now crippled by arthritis who has been told by his Local Authority that he must wait a year for a stairlift to access his bedroom and bathroom; the widows and veterans living frugally on a basic state pension, afraid of the arrival of utility bills; the widow struggling financially after having taken

the heartbreaking decision to place her infirm husband in a care home: the blind Jamaican veteran who selflessly answered the call to serve in the RAF during WWII and the widow of the Polish pilot, as she tries to live a dignified life in her home town of Trieste. We are constantly challenged by how best to improve life for those in the RAF family in difficult situations.

Why do we volunteer for the Grants Committees? I think it is because we understand and want to give something back. We are members of the RAF family who have developed links with agencies and charities who can assist with invalidity. We include the widow of a serving Officer who has herself been helped by the RAFBF and we are people who get an enormous sense of a job well done when we are able to show that 'Once RAF, always RAFBF' is not just a motto; it's a statement of fact."

Read Mich's full account of the work of a committee volunteer at www.rafbf.org/MichSturley

2009: our impact

- 6,291 grants totalling £8.75m were awarded to members of the ex-RAF community.
- 860 ex-RAF personnel and their partners used the fast-track Benefits and Money Advice Service which is delivered through Citizens Advice.
- 1.210 people benefited Princess Marina House.
- In total, our services assisted 8,255 members of the ex-RAF community.
- 141 grants for mobility vehicles totalling £505.000 were given out, while £896,000 was given out in 626 individual grants for domiciliary care services (stairlifts, bath hoists etc).

Connie Hird – WWII Veteran

"I can get on my knees

to clean the floor, but I

can't get up again!"

Our relationship with **SSAFA**

In 2009 we gave SSAFA Forces Help £172,890. SSAFA's 6,700 volunteer caseworkers play an integral role in delivering our welfare assistance to RAF family members in need:

"As a caseworker, may I say, you at the RAFBF respond every time with humanity, compassion and generosity, which makes what we do very rewarding. Thank you." SSAFA caseworker

Our relationship with **RNID**

Deafness and hearing loss affect many former RAF personnel, particularly those who served during and immediately after WW2 when ear protection was often limited to the use of fingers and cotton wool. We therefore gave the RNID £50,000 in 2009 to help improve the lives of members of the RAF family with hearing problems.

Our relationship with Citizens Advice



The deep recession in 2009 led to an increase in demand for advice on state benefits and debt management from both the serving and ex-RAF communities. Citizens Advice are experts in this area which is why we provided them with £437.600 of funding to run our fast-track Benefits and Money Advice Service as well as direct support to Citizens Advice

Bureaux providing an outreach service on RAF stations, and to veterans and their dependants in local communities.

"I left the RAF in 2008 due to a medical discharge. Soon after, my wife gave birth to twins, both of whom had cerebral palsy, and our financial problems began to snowball. The Benefits and Money Advice Service took us out of a really bad situation, helping us re-arrange our finances and get sorted out. They also put me in touch with the RAF Benevolent Fund, who paid for a special chair for my daughter. It might not sound like much but it really does make her happier and that helps the whole family!"

Craig Cooper

90 years at the heart of the RAF family

2009 marked our 90th year at the heart of a robust and vibrant web of support for the RAF.

Alzheimer's Society Leading the fight against dementia

SSAFA

RAFA

The Royal Air

RAFWA

The Royal Air Force

Widows' Association

Citizens

Advising the serving

and ex-Service community

Advice

Forces Association

and Families Association

Stations

The Royal Air Force Bases

Erskine

men and women

RNID

The Royal

National Institute

for Deaf People

QAHH

Queen Alexandra

Relate

The Relationship People

Hospital Home

Caring for ex-Service

Marie Curie Cancer Care

Soldiers, Sailors, Airmen

TRBL The Royal British Legion

Combat Stress

Sue Ryder

and long-term conditions

Care for people with end of life

Ex-Services Mental Welfare Society

AC₀ Air Training Corps and Combined Cadet Force (RAF)

RAF FF

The Royal Air Force Families Federation

RAFCTE

The Royal Air Force Charitable Trust Enterprises

BLESMA

The British Limbless Ex Servicemen Association

Hft Home Farm Trust

RS&GH Royal Star and **Garter Homes**

Our relationship with the Air Cadet Organisation



The RAFBF provides assistance to VRT Officer, Air Cadets and Air Training Corps staff, while the Air Cadet Organisation (ACO) supports the RAFBF with regular fundraising drives. In recognition of their outstanding support over the years – especially the Air Cadets of 1475 (Dulwich) Squadron the RAFBF presented the ACO this year with our highest accolade. The Wilkinson Sword.

Our relationship with Combat Stress

The Roval Air Force's operations in Afghanistan routinely bring its personnel close to danger and the stresses of combat. Rather than set up our own specialist support service for RAF veterans suffering from post-traumatic stress, we give Combat Stress - leaders in the field - a grant to do this on our behalf.

"Over the last 25 years, the RAFBF has generously donated up to a quarter of a million pounds each year to help fund Combat Stress's work. This year the Fund has made an outstanding commitment to increase its support to a total of £2.2 million over a five year period. This will contribute significantly to our national programme for Community Outreach and help ensure that RAF veterans with psychological injuries are appropriately cared for post-Service - now and in the future."

Wing Commander David Hill - Chief Executive

"The support of the RAF Benevolent Fund for families on RAF stations is contemporary and relevant. Knowing someone is looking out for their families enables RAF personnel on the frontline to stay focused on the objectives in theatre."

Air Chief Marshal Sir Stephen Dalton - Chief of the Air Staff

90 Years at the heart of the RAF family RAFBF Review 09 A key theme of our communications and fundraising in 2009 was to celebrate 90 years of looking out for RAF personnel and their families, past and present. The 20 year old gunner serving in Afghanistan is as much a part of our family as the 80 year old WWII veteran. So how do we keep all family members engaged and involved with the RAFBF mission?



Keeping in touch with the RAF family

In 2009, we wanted to celebrate our 90 years of care and support for the RAF family — looking back with pride on our 90 year heritage while at the same time bringing people right up to date with our contemporary services and making them aware of how our support will continue to be needed by generations of serving and former RAF personnel to come.

A new website: 90 faces

Our website **www.rafbf.org** has changed. We have redesigned the site so that it's much easier to find your way around. Now serving personnel can directly access information about how we support them, as can former RAF personnel and their families. Those of you wishing to make a donation can do so easily too.

To celebrate our 90 years, we also created a micro-site with 90 different "faces" of the RAFBF, featuring stories and anecdotes from our friends and supporters, past and present, using text, audio and film. Go to **www.rafbf90.org.uk** and click on any of the photos to find out more.

Meet Sqn Ldr Martin Perrin, OC PMS at RAF Brize Norton, and hear him talking about how the RAF Benevolent Fund is helping RAF families on the station:

www.rafbf90.org.uk/serving-raf/MartinPerrin

One Heart: for keeping in touch

The special 90th anniversary issue of our newsletter One Heart looked at how the RAFBF has changed over time to keep pace with and anticipate the changing needs of RAF families. It attracted some £39,380 in donations, with 139 people taking the opportunity to set up a monthly direct debit to support our work.

If you would like to receive One Heart, go to www.rafbf.org/support/one-heart, email us at louise.gibson@rafbf.org.uk or write to us at the address on the back of this Annual Review.



2009: our impact

- We have been working hard to raise our profile in the media, and in 2009 we achieved a 33% increase in coverage from the previous year.
- 5,852 new supporters joined us as a result of receiving direct mail and inserts in the press.
- In the first Charity Brand Index, we were ranked 50th in the sector. There are currently some 160,000 charities operating in the UK.
- We exceeded our £10m target, raising a total of £11.2m through direct marketing campaigns, RAF and community fundraising, events, corporate support and legacies.





Princess Marina House shows off

At a garden party in September, our flagship welfare break centre. Princess Marina House. shown above, was able to showcase a number of improvements made possible by recent fundraising initiatives. These include the recent addition of an internet café and a newly built pedestrian walkway.

"It's been a pleasure to welcome so many friends here today and say thank you for the wonderful support we enjoy in the local community," said RAFBF staff member, Bobby Andrews.

Bentley Priory becomes an RAF station once more

The spirit of RAF Fighter Command was in the air at the special gala dinner held at Bentley Priory in September to celebrate our 90th anniversary. Supporters of the RAFBF were joined by RAF personnel, including Chief of the Air Staff, ACM Sir Stephen Dalton. Our 300 guests enjoyed a flypast and display by a Battle of Britain Memorial Flight Spitfire and a performance by the Central Band of the RAF. The night raised £90,000 in support of our welfare work.





Scotland's First Minister and the RAFBF

The Rt Hon Alex Salmond MP MSP hosted a reception at Edinburgh Castle to mark the RAFBF's 90th anniversary, where a cheque for £750,000 was presented to Erskine to help fund new accommodation for ex-Service personnel. "The RAF Benevolent Fund provides valuable support to people in the RAF family who may need help through ill health, poverty, disability or misfortune", said the First Minister. "I am delighted to mark this important milestone in the charity's history and to celebrate its remarkable work over the past 90 years."



The RAF Benevolent Fund Air Show takes off

Hosted in August by the Lincolnshire Aviation Heritage Centre at East Kirkby Airfield, this new event was the perfect way to celebrate our 90 years. Visitors saw displays of vintage vehicles and military memorabilia, and two flying performances from fighter jets, gliders and aerobatic teams. £5.000 was raised on the day for the RAFBF.

In 2009, we finished setting up our four regional teams, three of which are based on RAF stations. Their role, working in association with our national office based in London, is to raise the profile of the RAFBF by building relationships with RAF stations and organisations within their regions and organising regional fundraising activities.



The RAFBF Heart Roundel at sea...

The RAF Offshore Sailing Team competed at Cowes Week in August with a specially branded spinnaker bearing the RAFBF's logo. They enjoyed fantastic success, finishing third overall in their class and a full five places better than they achieved last year. The skipper, Squadron Leader Simon Ling, said, "As representatives of the RAF family, the Red Arrow crew are all big supporters of the RAFBF, knowing that any one of us may need their support some day."



...and in the air

Flight Lieutenant Matt Barker from RAF Valley took to the air in the RAF Display Hawk bearing the RAFBF heart roundel for our 90th birthday. "The RAFBF contributes widely to the welfare and wellbeing of the RAF family," he explained, "and we are delighted that we can extend our at air shows throughout the summer."

The RAFBF's offices and the regions of the UK they serve.

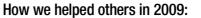
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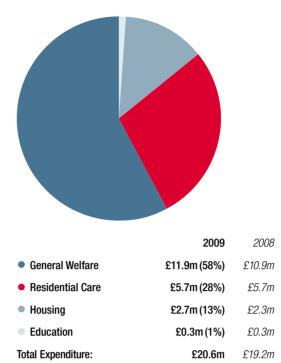
- National Office and London, Home Counties and the South of England
- Scotland, Northern Ireland and North of England
- East Midlands and East of England
- Wales and West of England

(The RAFBF's National Office works across all regions of the UK)

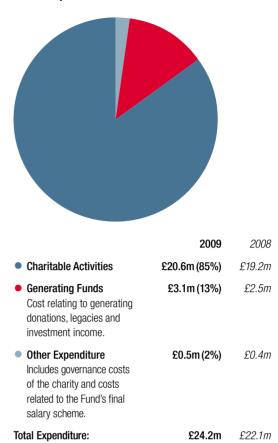








Total expenditure of charitable funds:



Difficult times. Effective spending

Given the difficult economic climate in 2009, the RAF Benevolent Fund continued with its strategy to do more for more members of the RAF family. Welfare expenditure continued to hit record levels. Individual grants fell just short of £10m, and other areas of welfare expenditure such as respite care for the elderly, provision of housing and grants to our specialist partners continued to demonstrate the depth and breadth of the welfare support the Fund is able to provide.

However, our organisation has not been unaffected by the volatile financial climate. Whilst legacy income thankfully exceeded our expectations, a sharp fall in investment income led to total income falling significantly compared with 2008.

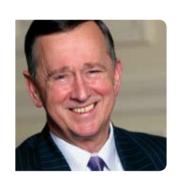
This fall in income, alongside the continued increase in welfare expenditure, resulted in the RAFBF using some of its reserves to fund activity.

However, our investments recovered some of the value lost in the collapse of the investment market in 2008, and the Fund ended the year with the same level of reserves with which it started out.

The RAFBF's reserve level ensures that it is able to press on with meeting the welfare needs of the RAF family both today and well into the future, which is crucial at a time when many of our constituents are feeling the strain of both financial and operational pressures.

"Whether we are investing in support networks on stations to relieve stress on young serving families or providing grants so that veterans can have the dignified retirement they deserve, our over-arching mission is one and the same. Throughout our 90 years, we have always been here to repay that debt of gratitude to the RAF family and we will continue to do so as long as we are needed."

2010: what to expect



Air Marshal Sir Robert Wright
KBE AFC FRAeS FCMI – Controller

2009 has been a year of continuing consolidation as we bed in new services against a backdrop of recession at home and operations in Afghanistan that have put many in the RAF family under strain.

In 2010, our first priority will be to strengthen further our core welfare grants, to reach more people who may not realise they are eligible for our assistance — for example, those who did their National Service in the RAF.

Our second priority, but of utmost importance to the serving RAF who give us nearly £2m each year through the Half Day's Pay scheme, will be implementing the youth programmes we are funding as part of our objective of relieving stress on RAF families. In partnership with other Service charities, we are also looking at what support we can provide for RAF personnel on Joint Units.

At the same time, so that we can continue to evolve and adapt to the needs of future generations of serving and former RAF personnel we will be attempting to tackle a major fundraising challenge. It is important that younger people in the RAF are aware that the RAF Benevolent Fund is a charity which is wholly reliant on donations, so that they continue to support our work when they too leave the Service.

Partnership is key to how we work, as I hope you will have seen in these pages. I very much look forward to working with the Royal Air Force and the RAF Association to celebrate the 70th anniversary of the Battle of Britain in 2010, just as we work together with other organisations to provide a full spectrum of care to the RAF family. A good example of this is our £2.2m donation to Combat Stress over five years, to help provide specialist support to the increasing numbers of RAF veterans with psychological injuries caused by recent conflicts.

In 2010, it is worth reflecting on our motto — "The Debt we Owe". Coined by Churchill, these words are as true to our founding mission in 1919 as they were in the dark days of 1940 and as they continue to be today. So whether we are investing in support networks on stations to relieve stress on young serving families or providing grants so that veterans can have the dignified retirement they deserve, our over-arching mission is one and the same. Throughout our 90 years, we have always been here to repay that debt of gratitude to the RAF family and we will continue to do so as long as we are needed.

Rob Wright.





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