Real Force Benevolent Fund Annual Review 2010/1

"Why do I raise money for the RAFBF? Simple. I wanted to say thank you. For the help they gave me. And the help they give us all"

Flight Lieutenant Andy Costin - RAF Lossiemouth



A safety net in uncertain times: looking back on 2010

"It was clear to us that base closures and redundancies would create new challenges and ask even more of the Service community."



The Royal Air Force family experienced significant changes in 2010 as the new government outlined a programme of spending cuts designed to reduce our national deficit.

The Strategic Defence and Security Review was an important part of this, affecting most serving personnel. It was clear to us that base closures and redundancies would create new challenges and ask even more of the Service community. We also recognised that former RAF personnel, particularly the elderly, would feel the effects as cuts to local authority grants rippled across social care.

It was gratifying to know that, despite all this upheaval, we were well prepared to help the RAF family deal with uncertain times.

Our spectrum of care expanded and strengthened during 2010. We initiated our £11m 'Airplay' Youth Support Programme which began rolling out at RAF stations across the UK, building on our earlier, hugely successful childcare centre project. Meanwhile, our highly respected welfare team continued to offer the mobility, disability, housing and financial support that former RAF personnel need to maintain dignified, independent lives.

We increased the support we offer to other sections of the RAF family, expanding our welfare provision to cover Air Cadets and the Royal Auxiliary Air Force, a move I am particularly pleased about as Honorary Air Commodore of 600 (City of London) Squadron. We also consolidated our relationships with many other RAF charities, notably the Polish Air Force Association. We were also privileged to participate in many events held to mark the 70th anniversary of the Battle of Britain. The anniversary was a chance for the nation to reconnect with the men and women who defended this country in its most perilous moment, to honour their dedication, commitment and bravery and to reflect on how these qualities endure in the Royal Air Force today.

I would especially like to thank all our staff and supporters who showed such enthusiasm for our work last year. Of the £18m income received, £12m was raised through many superb community fundraising efforts, legacy income, corporate donations and the invaluable 'half day's pay' contributions made by serving RAF personnel. Nonetheless, in the same year we spent over £23m, an indication of the scale of our welfare expenditure.

We receive no government funding. It is only as a result of your great and enduring generosity that we are able to make such a contribution, helping to repay what Winston Churchill termed the "Debt We Owe" to the extraordinary men and women of the Royal Air Force.

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

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Our goals in 2010. How did we do?

Every year, we evaluate the impact we have had on relieving stress factors affecting the RAF family, both serving and retired.

For a more in-depth look at the targets we set with our Trustees and our progress in meeting them, please see our full Annual Report and Accounts at www.rafbf.org/2011 or contact us at the address on the back cover to ask for a copy. Meanwhile, here's how we did against the six key goals for 2010 set out in last year's Annual Review.

1. Install Airplay parks for RAF children on up to ten RAF stations.

Despite delays due to the basing review, bad weather and difficulties with planning permission, as of April 2011, we have opened eight multi-use games areas, 11 play parks and three youth shelters on eight RAF stations: RAF Benson, Boulmer, Coningsby, Leeming, Marham, Prestwick, Waddington and Wittering.

2. Appoint up to 25 youth workers on RAF stations.

We have commissioned children's charity 4Children to provide a network of permanent half-time youth workers, supported by sessional staff, on 28 RAF stations. As of April 2011, we have 75 trained youth workers in post.

3. Complete a review of the three respite break homes owned jointly with the RAF Association.

This is now complete, and we are discussing the recommendations with the RAF Association.

4. Increase enquiries for assistance from people in the RAF family.

We helped a total of 61,054 people last year, which includes 13,000 who received direct support, 43,000 who benefitted from external grants to third party organisations and a further 5,000 who received assistance through sign-posting.

5. Attract £10m in donations from the RAF family, corporate supporters and the wider public.

Despite the very difficult climate, we raised $\pounds 12m$, which reflects the value of investing in fundraising and, of course, the generosity of our supporters.

6. Achieve 5% return above inflation on our investments over a five-year rolling period from 2008.

Our investments achieved a return of 15.7% during 2010, reflecting the continued recovery of the global financial market. However, the Fund's five-year investment return stands at 5.3%, below the goal set by the Fund. For more information, please see our Annual Report and Accounts.



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Airplay park – opened in August at RAF Wittering



We now have 75 youth workers on 28 RAF stations



Gala Dinner 2010 – raising in excess of £150,000

2010: Our impact on the ex-RAF family

- The Fund spent £23.5m on welfare activities during 2010, an increase of 11% on 2009.
- 6,930 people received grants totalling £9.42m.
- 907 former members of the RAF used our fast-track Benefits and Money Advice Service.
- 1,258 welfare breaks were enjoyed at Princess Marina House on the south coast and 2,354 breaks were taken at the three homes we run jointly with the RAF Association.
- 356 wheelchairs were issued. The total cost of electrically powered wheelchairs increased from £795k to £841k.

2011: Coming up

Dementia is a growing problem. We have previously funded a dementia wing at a Royal Star and Garter Home, and at Erskine Homes, and we are now converting a wing at Princess Marina House for people with mild dementia and their carers to have a well-supported break by the sea.

Preparing for greater need in the ex-RAF family

2010 was a busy year for the RAF Benevolent Fund as the effects of the recession have continued to be felt by many of our 2.4 million constituents. Throughout this time, the demand on our core welfare support has remained consistently high while there has been an increased demand on our newer services.

The difficult circumstances prompting people to turn to the RAF Benevolent Fund for help were broad, as were our responses. There were those who had been medically discharged from the RAF and who needed somewhere to live adapted to their disability or close to family for support.

For more elderly members of the RAF family, it is about providing dignity in retirement: funding for an electrically powered scooter, a stair-lift or perhaps a walk-in shower. Others were in need of a respite break to recover from illness or bereavement.

As low incomes were eaten up by escalating food and heating costs, being unable to cope with unexpected crises such as the boiler breaking down or funeral costs for a loved one, caused great anxiety, especially among elderly people. Where appropriate, we responded swiftly with financial support in the form of a grant. We were also able to provide help through the fast-track Benefits and Money Advice Service that we jointly fund with the Royal British Legion for members of the RAF family at Citizens Advice.

Last year, some 45,000 members of the ex-RAF community benefitted from donations of more than $\pounds 2.8$ m to specialist organisations, such as Combat Stress, Erskine Homes and Marie Curie Cancer Care, all playing their part in supporting veterans and their families in need.

Jean and Ken's story

Jean Wheeldon is keenly aware of how precarious statutory funding for support at home can be. After her husband Ken suffered a heart attack and became increasingly confused, he needed round-the-clock care.

"I was loathe to ask for help," says Jean, "but I have problems with my legs and spine. At first, Social Services said I'd have to pay $\pounds 100$ a night. But I couldn't. So, bit by bit, they gave us five nights a week. The RAF Benevolent Fund gave us funding for a sixth night, for a whole year.

"Ken improved a tiny bit, so Social Services stopped the night care! We struggled to look after him then, for as long as we could, with my son and daughter sleeping on the floor before going off to work. But in the end we couldn't cope and Ken had to go into hospital. He never came home.

"Ken had been in the RAF Regiment, landing on Omaha Beach on D-Day. He'd never had a day off work sick until he was 56, but in the end, only the RAFBF was there for us. My family was so grateful that for our Golden Wedding Anniversary we asked for no presents, just donations to the RAF Benevolent Fund. The same for my birthday. We raised about £1,700, to help others the way we were helped."

"...only the RAFBF was there for us."

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Up close in Lincolnshire

The RAF Benevolent Fund reaches out to the ex-RAF community and their families across Britain. What did that look like on our 'beat' in Lincolnshire in 2010?

"In 2010 the RAF Benevolent Fund spent over £1m bringing a range of support to 900 members of the ex-RAF community in Lincolnshire."

Geoff Ware - RAFBF Regional Director, East Midlands and East of England





Janet Parker



Jon Schimmel-Biggs

Janet visits people at home

"I volunteer to visit people in their homes for the RAFBF because I wanted to give something back. My son is in the Navy and my husband was in the RAF. It's really nice when you've been able to help."

Janet Parker is a volunteer caseworker with Soldiers, Sailors, Airmen & Families Association (SSAFA) Forces Help and visits people on our behalf to assess need and eligibility for assistance. In 2010, 69% of cases we received were submitted by SSAFA. Other caseworkers come from the RAF Association and the Royal British Legion.

Lincoln City Football Club is our ally

"Using the hook of football and the appeal of professional football clubs, we have launched a new scheme, with the help of the RAFBF and other charities, to reach isolated and vulnerable ex-servicemen and women aged 20-50; we use activities at our Club to support their mental health and wellbeing," says Jon Schimmel-Biggs of the county's famous football club.

Inside Right is a three-year pilot scheme, involving many football clubs around the country.

Paul's story

Ex-RAF policeman, Paul Miller has served on four overseas tours, including Kosovo and Cyprus but it was while on tour in Basra, Iraq in 2006 that he injured his back escaping a mortar attack. He was later diagnosed with post-traumatic stress disorder (PTSD).

"When I was medically discharged, I had no home. My wife had left and taken the children. Friends tried to help me make the transition back into normal life, but things got bad. I had a back operation and when I came out of hospital, Social Services put me in a care home for elderly people. I was 27 and that was the toughest time of my life.

"Then the RAF Benevolent Fund found out about me and offered to buy an adapted bungalow nearer to my children. It means a lot as I want them to know their Dad still cares even though I have problems with the PTSD.

"I have counselling but can't go to a specialist treatment centre because I'm too emotionally volatile. I don't go out much because I'm scared of what might happen. Some days just the smell of petrol makes me lose it – it triggers something connected to the oilfields in Iraq and things that happened there.

"The house is brilliant though. There's a wet-room with shower chair, a special bed that helps me sit up, wider doorways and ramps for when I have to go into a wheelchair as my back's getting worse. They decorated it for me. The RAFBF think of every angle. Whatever they've said they'd do, they've done it. They've kept me going."



"Then there are flashbacks. You just open your eyes and you're right back there. You don't know what reality is. Are you sitting in this jeep in Kosovo or are you really in your living room? It's surreal."

Paul Miller



Craig Cooper



Ena Hutley

360-degree support for Craig

When Craig Cooper was medically discharged from the RAF, he didn't know which way to turn. With three daughters, including twins with cerebral palsy, the family was already under severe financial pressure. Not only did the RAFBF help sort out their financial problems through our Benefits and Money Advice service, but we bought the family a suitable house to live in and equipment for their disabled children as well. We also gave them a subsidised seaside break at Seacot House, our holiday home on the south coast.

Craig said, "The RAF Benevolent Fund have helped us in so many ways. I can't thank them enough!"

A monthly grant for Ena

Ena Hutley, 80, fell into financial difficulties after her husband, who served in the RAF, died five years ago.

"Age Concern suggested that the RAF Benevolent Fund might be able to help and now I receive a regular amount each month. It helps me to keep my little old car on the road and means I can keep the heating on. It gives me a nice warm feeling, as it has taken some of the pressure off."

2010: Our impact on the serving RAF family

- We spent more than £5m supporting the serving RAF.
- 75 youth workers now in place across all 28 RAF bases.
- Airplay childcare centres on 27 stations provided 1,800 places for children between the ages of 0 and 5.
- 289 grants worth £634,148 were awarded to help cope with personal crises.
- Nine housing trust properties were provided to RAF personnel under medical discharge at a cost of £2.1m.
- Serving personnel used 1,713 RAFBF counselling sessions with Relate, costing £95,000, up from 491 sessions in the previous year.
- 156 serving members used our Benefits and Money Advice Service, resulting in an average benefit of £2,759 per person.

2011: Coming up

The RAFBF has launched an appeal to create a second welfare break holiday home on the West Sussex coast, for RAF families who need some time away together. To refurbish and equip the new Shencot House to the same high standard as Seacot House, we need to raise £175,000 so that it will be ready for use by Christmas.

Relieving family stress on RAF stations

2010 was another challenging year for serving personnel and their families. Operational pressures were compounded by news of the impending cuts to the Armed Forces. New services on stations, designed to relieve some of the strain on highly stretched RAF personnel and their families, were in more demand than ever.

Our main focus in 2010 was on supporting RAF families through our Airplay programme. It was created in response to research which showed that keeping young children safely occupied on stations is the second biggest concern for RAF families, after housing.

So we will be investing £11m over five years, providing new games areas, rejuvenated play parks and support from trained youth workers at 28 stations across the UK. Together with the £13m we have already spent building and equipping childcare centres on RAF stations, the Airplay programme is a tangible demonstration of our commitment to providing comprehensive, grassroots support where RAF families need it the most.

This project is a further extension of the immense web of support we have already overlaid on RAF stations. Projects such as free relationship advice for RAF couples and a fast-track Benefits and Money Advice Service delivered through Citizens Advice, have, not surprisingly, seen an increase in take up over the last year. In total, the RAFBF spent more than $\pounds 5$ million supporting the serving RAF in 2010. This includes more than $\pounds 0.6m$ in grants to individuals. In 2010 we introduced a new system whereby members of each RAF station's welfare team can now authorise a grant of up to $\pounds 500$ without direct approval from the RAFBF. This has already received significant take-up with a total of $\pounds 30k$ distributed in this way in the last year.

We are very grateful to all those serving members who contribute to the RAF Benevolent Fund's 'half day's pay' scheme. The £1.95m that they raised in 2010 is making a vital contribution to these new services, which we will continue to expand and improve in 2011 and beyond.

Lizzie's story

Lizzie Tandy lives at RAF Benson with husband, Matthew, a Merlin pilot, and their two daughters, Lottie, four, and Ellie, eight. An RAF child herself, Lizzie can see how the pressure on families today has increased, and welcomes RAFBF support.

"When I was growing up, it was a peacetime Air Force. Dad going away hasn't particularly stuck for me because he wasn't going anywhere dangerous. But it's a wartime Air Force now. And the pressure may get worse as the RAF has to do more with less.

"The effect on the children is changing as they grow up. Ellie is far more aware now of what's going on in the world. I encourage the girls to "help Daddy get things ready for packing" so Matthew can answer their questions, and last time Ellie wanted to know why Matthew would have to wear body armour. "The first two weeks after he goes away are the hardest. When he went to Afghanistan, Lottie was angry and wouldn't even speak to him on the phone. She started kicking out at me and misbehaving, which isn't Lottie. Ellie on the other hand really needed cuddles.

"The Airplay park the RAFBF has built has made such a difference. It's been used every day since it opened — the kids can't get enough of it. There are so many fun things for the children to do and the games area is getting used a lot as well. It's so great to know the kids are safe while they're playing with their friends."

www.rafbf.org/benson

"The Airplay park the RAFBF has built has been used every day since it opened."

Behind the wire at RAF Benson

Our web of support for RAF serving personnel is embedded across all RAF stations in Britain. We went behind the wire at RAF Benson to hear from personnel there about our footprint on one station.

"The stresses on our personnel today are significant, particularly given the uncertainty we face. The facilities that the Benevolent Fund provides, helps us to keep our families intact. This means that our personnel can remain focused on their primary job of supporting operations."

Group Captain R D Mason - Station Commander RAF Benson

Relationship counselling in the chaplaincy

"We hold Relate sessions, paid for by the RAFBF, on Tuesday mornings at the chaplaincy," says Alan Burkinshaw, Centre Manager at Relate Oxfordshire. "That way it's seen as separate from the RAF chain of command, which is important because people need to feel it's confidential.

"Couples in the RAF face the same strains and communication problems as couples in civilian life, but deployment and redeployment add pressure. "Sometimes a couple will have been fine for years and then a new circumstance comes in, such as a new baby, a parent dying or children leaving home, and it can cause difficulties.

"We've helped 15 personnel so far. But as word spreads and operational pressures build, that's likely to grow, as it has at nearby RAF Brize Norton."

Alan Burkinshaw

A helicopter view across the station

Officer Commanding Personnel Management Squadron (OCPMS) Squadron Leader Pete Thompson takes RAF families' welfare extremely seriously, and has worked hard to develop support at RAF Benson.

"We have around 140 people deployed at any one time, which is about 900 a year. Sometimes they only get two weeks' notice for deployment; sometimes they know far in advance. Many have families and we need to make sure they are looked after.

"We've started pre-deployment and post-operations briefing days to help personnel and families adjust. These days help people see that they are not alone. It also helps deploying parents to have realistic expectations, such as how their children may react when they get home. For example, they know that a child shying away from them when they get home is perfectly normal due to awkwardness or feeling overwhelmed. The RAFBF is a big help here through initiatives such as Relate and Airplay.

"People come to me for welfare guidance and I often draw on the RAFBF to help them. For example, I help personnel apply for grants if a family member is disabled and needs some equipment. And for the first time, I can now award discretionary RAFBF grants of up to £500, which is incredibly beneficial."

"In total, the Benevolent Fund spent £1.2 million on helping RAF Benson personnel and their families last year. That's a lot of money!"

OCPMS Squadron Leader Pete Thompson



Meg Wickett



Football legend Stuart Pearce kick starts Airplay

Letting off steam and keeping busy with Airplay

Meg Wickett, Community Development Worker at RAF Benson, talks about how Airplay is providing much-needed support to the children there.

"Many RAF children have an in-built resilience, but they have much less control over their lives than other children. They're told, "Dad's been posted, we're moving," and they have to change school, make new friends and adjust. Again and again. Many cope, but sometimes it just breaks down, perhaps due to something at school or on the news. "It doesn't matter if it's a soldier, sailor or airman, seeing military funerals affects them.

"The playparks and sports area have made a huge difference to the children. For them it's a sign that someone's taking an interest in them. Having a dedicated Airplay youth worker running sports sessions, after-school activities and a youth club twice a week is also making a massive difference. It's hard to imagine how we ever managed without it!"



In June, TV presenter Lorraine Kelly launched the RAFBF's Heartfelt Thanks campaign, which encouraged people to express their appreciation to members of the RAF, past and present.

Thousands of messages were collected and presented to veterans ahead of the Battle of Britain Thanksgiving Service at Westminster Abbey on Sunday 19th September.

"How do you say thank you to so many for so much? Simply put, we owe everything we have today to all the brave men and women."

K Proctor, London

"Thank you to ALL our boys and girls in the RAF, past, present and even future. You have done and still do so much for the good of so many with so little thanks."

Heidi, Basingstoke



The RAFBF marked the 70th anniversary of the Battle of Britain with a range of initiatives and events, using it as an opportunity to say thank you to RAF personnel past and present.

The 1940 Chronicle

We brought the Battle of Britain to life for a new generation through an innovative 1940s style online newspaper, 'The 1940 Chronicle', which broke daily news of Britain at war from the same day 70 years ago as though it was happening in real time.

The campaign featured five fictional characters who blogged and tweeted about their experience of the Battle, giving people the opportunity to experience the thrill and the terror of war first-hand. The campaign continually reminded the 55,000 people who visited the site about the importance of the work of the RAFBF and online donations tripled during this period.



The heroes of 'The 1940 Chronicle'

Battle of Britain events

the RAFBF and the RAF Association.

In September a special Gala Dinner held at the

A Battle of Britain parliamentary reception was

held with 30 MPs attending. As a result 82 MPs

Hillingdon Council, which has a long association

with the RAF. raised £12,000 to mark the Battle

of Britain's 70th anniversary through exhibitions.

signed an Early Day Motion supporting the

film shows, coffee mornings and fun days.

Guildhall to mark the 70th anniversary of the Battle of Britain raised over £150,000 for

Gala Dinner 2010

RAFBF's work.

Events around the country



Heartfelt Thanks to Squadron Leader Tony Iveson DFC

Huge thanks to everybody who organised events and fundraising challenges around the country to mark the 70th anniversary.

Children from Chestnut Grove School, Wandsworth, presented Spitfire pilot, Squadron Leader Tony Iveson DFC, with more than a hundred thank you messages. A team from the University of London Air Squadron completed a 1,300km Battle of Britain bike ride in summer 2010 raising a fantastic £3,700. Starting at Biggin Hill Airfield on 25th June, the team were waved off by Battle of Britain veteran Wing Commander Bob Foster.

Jim's story

Jim Vidler, 88, served at RAF Middle Wallop during the Battle of Britain refuelling and re-arming Spitfires which were defending the south coast from attack.

"We did that and just about anything else there was to do to get the planes in the air," recalls Jim, who fought in eight wars and served for a total of 26 years.

Not wishing to sit back and retire, Jim continued to work until the age of 76 in the building trade but has recently found it more and more difficult to get about. "It was the indignity of it," says his wife, Irene. "It was awful to see him having to go upstairs on his hands and knees to the bathroom.

"We never knew about the RAF Benevolent Fund and didn't think it would help cases like ours. We wrote to them and they said they would fund a new boiler but then I told them that Jim had problems getting up the stairs and they were ever so good about that as well."

We gave Jim a grant for a stairlift to give him his dignity and independence back. "It's absolutely fantastic because Jim can claim some of his life back," says Irene.

www.rafbf.org/jim

It's absolutely fantastic because Jim can claim some of his life back."

2010: Some examples of fundraising on the ground

Wales and West:

RAF Cosford raised over £80,000 from a host of small events, a Gala Dinner and its annual Air Show. In recognition of our gratitude, the RAF Benevolent Fund awarded RAF Cosford our highest honour, the Wilkinson Sword.

East England:

The gym at RAF Honington hosted a Mile per Man event, with a team running a mile for every life lost in Afghanistan. Lasting 24 hours, the run has raised £1,555 to date.

South and London:

Three physical training instructors from RAF Benson took on the ultimate challenge of a 172-mile coast-to-coast run in aid of the RAFBF. Along with their Wing Commander, they raised over £3,000 last September.



Scotland:

Flight Lieutenant Andy Costin and his wife Yvonne raised £6,000 for the RAFBF during a 100km row along the Caledonian Canal. Read more about their story on the back page.

Expressing thanks with support

We are a charity. We get no government funding. We raise money so that we can provide help to the RAF family, past, present and future. Without our supporters, everything would eventually stop. It's as simple as that. Yet we must continue to be here for as long as the RAF family exists.

We are grateful to every single person who supported us in some way in 2010, because the RAF means something important to them. We asked just a few why they are supporting the RAFBF.



"My father was in the RAF in Bomber Command," says Jennifer Russell. "When he was killed, I was sent to boarding school that was port-funded by the RAF Benevilent Fund. So when I received an appeal in the post, it felt like port of my own history. I decided to help by giving a donation every month, as a sort of thank you.



Squadron Leader Kevin Mehmet runs 1775 (Duluich) Squadron of the Air Training Corps, which has raised £30,000. "We started by wanting to mark the memory of our patron, Jack Lane DFC, who left a quarter of his estateto the RAFBE. It's important for cadets to know about "The Debt We Owe" and to play their part within the RAF family."



Paula Staines explains why her wother left the RAFBF a gift in her Will: "My mother retained a life-long affection for the RAF due to my late father. Squadron Leader Bourett-Lennord, and the support she veceived after his death. She wished to give something back. At her funeral we asked for in memoriam donations too and managed to vaise a further £1,200!"



From a company perspective, Alison Miller says, "BAE Systems is helping to fund the RAFBF's Airplay project, with the 2010/2011 funding being assigned to the new games area at RAF Waddington and RAF Coningsby. Supporting the RAFBF helps us to demonstrate our continuing commitment to support members of the armed forces and their families."

Lee's story

Lee Cunliffe ran the Edinburgh Marathon in May and is running the Great Northern Run in September, both in aid of the RAFBF. Lee explains his very personal reasons for doing it.

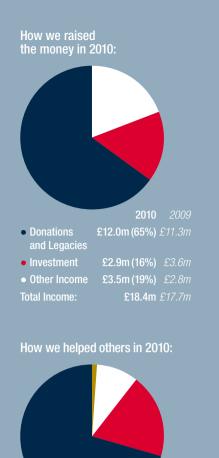
"I just wanted to give something back. My wife was diagnosed with cancer in 2004, when she was pregnant with our third child and while we were stationed in Cyprus. After two years of treatment, my wife passed away. I was there at her side when she took her last breath and closed her eyes.

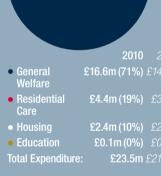
"When I was discharged from the RAF a year later, the RAF Benevolent Fund was there for my family, providing a house for me and the children to live in.

"Since then I've got back on my own two feet and am proud of my children. I'm building a normal life again. This wouldn't have been possible without the incredible support I received from the RAF Benevolent Fund. Without them I don't know where I would be.

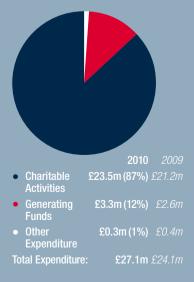
"Sometimes I think the RAF Benevolent Fund is a forgotten charity amongst the RAF. So I wanted to do something because they helped me. If anyone wants to sponsor me, you'll find me on the RAFBF's Facebook page!"

"I just wanted to give something back."





Total expenditure of charitable funds:



Pushing ahead in difficult times

As financial pressures caused by the current economic climate continued to be felt across the RAF family, the RAF Benevolent Fund pushed forward with its pledge to 'do more, for more'. Welfare expenditure continued to break records, with the RAFBF spending £2m more than it did in 2009 on its charitable activities.

Our investment also continued across a broad range of welfare initiatives, from childcare centres to residential care, and youth facilities to debt relief counselling.

The Fund's voluntary income demonstrated the commitment of its supporters, with a $\pounds 1m$ increase despite the difficult economic situation. Investment income struggled reflecting the global financial situation, but in total the Fund's income increased by $\pounds 0.7m$ from 2009.

The RAFBF has once again used some of its reserves in 2010 to meet welfare needs over and above income raised in the year. However, due to the improved investment market during the year, the Fund ended the year with the same level of reserves with which it started.

The Fund expects to use further reserves in 2011, meeting the welfare needs of the RAF family both now and into the future. We are wholeheartedly committed to meeting the needs of the RAF family during this time of economic downturn and operational uncertainty. The Fund's financial position ensures that it will be in a position to meet these needs for the foreseeable future.

Disclaimer

The summarised financial information shows the income raised from our activities, the cost of raising the income and the amounts spent on our charitable activities. The information is taken from the full unaudited financial statements. In order to gain a full understanding of the financial affairs of the Charity, the full audited financial statements, Trustees' Annual Report and Auditor's report should be consulted. Copies can be obtained from the Charity.

Funding for Combat Stress

The RAFBF has pledged to give Combat Stress £2.2 million over five years.

As part of this pledge, we gave the charity £218,000 to fund an outreach team in East Anglia run by Steve Pettitt, an ex-RAF man himself:

"There are four of us, including two community psychiatric nurses. Nearly 80% of our clients have difficulties adjusting to civilian life. In the military world, things are more black and white, but the civilian world is all shades of grey. People may use alcohol or drugs to avoid dealing with their anxiety, or they're angry a lot, causing family breakdown.

"About 20% suffer from post-traumatic stress disorder (PTSD). For example, one client, with a young son himself, was unable to cope after insurgents sent a seven-year-old boy with a wheelbarrow full of explosives towards his base, which were then detonated.

"Sometimes we admit people to our treatment centre, but mostly we help them at home to challenge mindsets and unpick what triggers flashbacks, anxiety or anger and by teaching ways of coping.

"Two to three months of sharp intervention is often enough. Although all contact with us is confidential, the RAFBF funding us to see clients at home means we can reassure them so they don't feel their jobs might be at risk."

www.rafbf.org/cs

We help people at home to challenge mindsets and unpick what triggers flashbacks, anxiety or anger."

2011: our enduring spectrum of care

"Our vision of every RAF family member having access to the support they need remains as strong as ever, while our welfare provision continues to expand to meet those requirements."



Reading this Annual Review, I am in no doubt that we are well placed to help the RAF family face the future with confidence. Our vision of every RAF family member having access to the support they need remains as strong as ever, while our welfare provision continues to expand to meet those requirements.

Indeed, our new charitable objective – to enhance the morale and wellbeing of the serving RAF – is all the more prescient in the current climate.

The series of programmes we have developed to meet this new objective are proving hugely successful. To date, the Benefits and Money Advice Service that we jointly fund with The Royal British Legion, utilising 50 Citizens Advice Bureaux, has released over \pounds 70m in unclaimed benefits and debt relief for 24,177 clients. Of these totals, just over \pounds 9m was attributable to 3,143 RAF family members – quite extraordinary figures. Meanwhile, our Relate service is helping hundreds of RAF couples through the strain which service life can place on relationships.

After a successful start, Airplay youth workers are in place at 28 RAF stations, giving RAF Community Support teams the trained assistance they need to deliver programmes of stimulating activities for young people in RAF families. Looking ahead, Airplay parks will continue to open across the UK during 2011, giving RAF children access to state-of-the-art games and play facilities on stations that are often in isolated, rural locations. Safe, supervised play is of huge importance to RAF parents, and through Airplay we will relieve some of the pressure on them at home and on the front line.

We will also expand our welfare break provision as demand for more specialised respite care grows by building a second short break cottage for serving personnel and a new dementia wing next door at Princess Marina House, our flagship respite centre on the south coast. We will complement these innovative services by developing our working partnerships with our sister RAF charities and other organisations, like Combat Stress and Erskine Homes which play such an important role in relieving stress and distress among RAF veterans and their families.

Against a backdrop of a struggling economy and a major RAF reorganisation, our hallmark spectrum of care will endure. We have no intention of cutting or reducing services that make a tangible difference to the lives of the RAF family.

Thanks to your continued support, we will always be there for all those who have served: past, present or future. It is our duty and our privilege as the RAF's leading welfare charity.

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Air Marshal Sir Robert Wright KBE AFC FRAeS FCMI – Controller

Our goals for 2011

You can find a full list of our goals for 2011 at **www.rafbf.org/2011** Here are just a few:

- Install Airplay parks on at least 10 more RAF stations
- Create a second welfare break cottage for the RAF family on the south coast
- Open a dementia wing at Princess Marina House for people with mild dementia and their carers to have a break by the sea
- Raise £10m to fund our services for the RAF family
- Increase the number of RAF family members we help, directly and indirectly.



Can we help?

The RAFBF's national and regional offices.

- National Headquarters Telephone: 0800 169 2942
- London, Home Counties and the South of England Telephone: 01296 656969
 Regional Fundraiser – Rosie Gibbons: 07525 800138
- Scotland, Northern Ireland and the North of England Telephone: 01312 256421
- East Midlands and East of England Telephone: 01400 268226
 Regional Fundraiser Gemma Mahon: 07894 479429
- Wales and the West of England Telephone: 01993 895291
 Regional Fundraiser Cerys Truman: 07595 657979

 Δ Princess Marina House – Telephone: 01903 788959

The RAFBF's National headquarters works across all regions of the UK.



Can we rely on you?

£5 a month (could do a	lot.
Whatever amount you feel A little given each month o for someone in the RAF far	r quarter can add up t	to make a real difference
Donation amount £:	[Monthly: Quarterly:
Please debit my account on	: 1st: or	22nd: of each month
Name of account holder:		
Account number:		Branch sort code:
Full address of your Bank	or Building Society:	
		Postcode:
RAFBF Reference (for offic	ial use only):	AR2011
		DIRECT
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Address:		
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		ance with the Data Protection Act 1998. h our work. If you would rather not hear
I would like to help the F	AF family with a do	nation of £
I enclose a cheque p	ayable to the Royal A	Air Force Benevolent Fund <i>or</i>
Please debit my: Master	Card: Maestro:	Visa: CAF Card:
		Maestro
Start date:	Expiry date:	Issue No:
Signature:		Date:
Address:		
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you give from HM Revenue a so a donation of £10 will gro that you have paid income ta	and Customs. This is give w by £2.50 at no extra c ax and/or capital gains ta se let us know if your circ	an claim an extra $25p$ for every £1 in out of tax you have already paid, cost to you. The only condition is x equal to the extra amount the sumstances change in relation
I declare that all donations and all donations I make fi until I notify you otherwise	rom the date of this de	
Surname:	Forename:	Initials:

Signature:	Date:
Address:	
	Postcode:

Please return to: FREEPOST RRJZ-RJZJ-JTSJ, Air Marshal Sir Robert Wright, Controller, RAF Benevolent Fund, Halifax Road, MELKSHAM SN12 6YY

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Flight Lieutenant Andy Costin, featured on the front cover, was severely injured when an IED exploded under his vehicle in Afghanistan. Fortunately, the RAFBF was able to provide much-needed support during this difficult time. Once he'd recovered, Andy and his wife, Yvonne, organised a gruelling 100km 'Row for Recovery' along the Caledonian Canal with six colleagues from RAF Lossiemouth. The row was in memory of two of Andy's comrades who were killed in the explosion and raised £6,000 for the RAFBF. Earlier this year, FIt Lt Costin was awarded the RAFBF Poignard in recognition of his outstanding support for the charity.

You can watch a short film about Andy's story at www.rafbf.org/andy

If you would like to help the RAF Benevolent Fund so we can help the RAF family, you can:

Make a donation

You can do this at www.rafbf.org/donate by phone on 020 7580 8343, or by sending a cheque payable to the RAFBF, to the address below.

Put a gift to the RAFBF in your Will

Contact our legacy fundraiser on 020 7307 3444 or email legacy@rafbf.org.uk

Royal Air Force Benevolent Fund 12 Park Crescent, London W1B 1PH

Helpline: 0800 169 2942 Email: info@rafbf.org.uk Website: www.rafbf.org

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