

# Royal Air Force Benevolent Fund Annual Review 2012/13



**Royal Air Force  
Benevolent Fund**  
THE HEART OF THE RAF FAMILY





***“I am pleased to say that the RAFBF’s very loyal supporters have continued to provide us with the means to undertake our vital welfare work.”***

# Continuing to repay ‘the debt we owe’

As readers are all too well aware, we are living in very challenging financial times, which appear likely to continue for some time. The pressure on everyone’s pockets, whether individuals or commercial organisations, has been felt keenly in the charitable sector, where fundraising is becoming ever tougher. I am pleased to say that the Royal Air Force Benevolent Fund’s very generous and loyal supporters have continued to provide us with the means to undertake our vital welfare work for members of the RAF family in need in 2012.

But we are certainly not complacent, and we know that we need to continue to educate people about what we do to demonstrate the value of our work. This will help to widen our support base and further ensure our long-term financial health and sustainability.

In an appeal on behalf of the RAF Benevolent Fund in 1951, Winston Churchill reminded the nation of ‘the debt we owe’ to those who served in the Royal Air Force in World War Two. With recent operations in Iraq, Afghanistan, Libya and now places such as Mali, today’s Royal Air Force continues to face enormous pressures in keeping us safe at home and protecting British interests around the world, often involving long periods of separation from families.

We must acknowledge the debt we owe today just as our forebears did all those years ago. The Royal Air Force Benevolent Fund is here to ensure that we remember that debt and continue to help those who need our assistance.

2013 will be my final year as Chairman of the Royal Air Force Benevolent Fund, which has come a long way since I first became a trustee in 1991. It has been a great privilege to serve such a wonderful organisation and to play a part in the outstanding work that it does for the Royal Air Force family.

I know that my grandfather, the first Viscount Trenchard, sometimes called the founder of the Royal Air Force, would be happy and proud that the charity he set up in 1919 continues to do so much to help those in need almost 100 years later.

**The Viscount Trenchard of Wolfeton DL**  
Chairman of the Royal Air Force Benevolent Fund



Front cover image:  
Former SAC and  
RAFBF beneficiary,  
John Robertson  
(centre) with  
Paralympic sailing  
team-mates Hannah  
Stodel and Stephen  
Thomas. © OnEdition

## OUR GOALS IN 2012 – HOW DID WE DO?

**Carry out a full strategic review of the RAF Benevolent Fund’s welfare provision to ensure that we continue to meet the needs of the RAF family whilst ensuring the charity’s financial security.**

Our review of the Benevolent Fund was completed and implemented in 2012. By taking sensible, pragmatic decisions, we have been able to maintain the broad range of welfare work that we undertake and remain “best in class” in all that we do. We have protected those whom we have helped in the past and continue to provide vital support to new beneficiaries.

**Install Airplay parks and multi-use games areas (MUGAs) on a further five RAF stations.**

In fact, in 2012 we installed Airplay parks and MUGAs at the following six RAF stations: RAF Brize Norton, RAF Digby, RAF Henlow, RAF Odiham, RAF Lossiemouth and RAF Wyton.

**Maximise the effectiveness of the Airplay youth support strand at 25 RAF stations.**

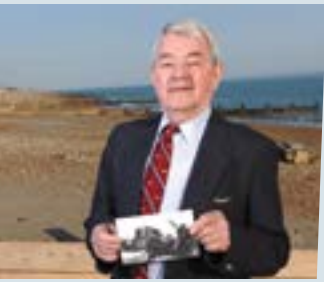
Working with our partners, the children’s charity 4Children and RAF Community Support, we increased the number of children and young people whom we supported during the year, up by 30% to 2,610. We continue to improve the quality of Airplay across all settings, through the Aiming Higher programme. The year also saw young people from the Airplay Programme take a leading role at the Tri-Service Youth Forum, which was supported by the Ministry of Defence and highlighted the challenges that young people from Service families face.

**Increase the occupation of Princess Marina House and the Seaside Cottages by 5%.**

Princess Marina House has had an excellent year. During 2012, the total number of guests at PMH and the Seaside Cottages has risen by 26.7% to 1,562.

**Successfully take over the guardianship of the Bomber Command Memorial.**

The Benevolent Fund became the guardian of the Bomber Command Memorial, following the successful Unveiling and Dedication ceremony in London on 28 June 2012. We now need to raise £1.5m to maintain the Memorial for future generations (see p10).



## CONTENTS

### FORMER MEMBERS OF THE RAF

2012: facing the challenges together	02
Mick McConnell: dogged determination	03
Reaching out to the RAF family	04
Sheila Prettejohns: proud to be in the RAF family	05

### SERVING RAF

Taking the strain from serving personnel	06
Top mum: Flight Lieutenant Janet Logan	07
Flying high at RAF Lossiemouth	08

### FUNDRAISING

Remembering Bomber Command	10
How our loyal supporters helped us through 2012	12
Fundraisers remember fallen Tornado pilots	13
Financial review	14
Prudent planning for the future	16
Tony Rogers: an extraordinary life	17



## OUR IMPACT ON THE EX-RAF COMMUNITY

**£12.4m**

was spent helping former members of the RAF and their families



**£920,000**

was spent on electrically powered wheelchairs and associated costs



**340**

wheelchairs were issued to ex-service personnel

**£789,000**

was spent on top-up fees and domiciliary care



**1,562**

welfare breaks were enjoyed at Princess Marina House on the south coast



## 2012: facing the challenges together

**Like many other organisations in the charity sector, the economic downturn has presented the Benevolent Fund with some difficult challenges. Due to worsening economic conditions, members of the RAF family are more in need of our help than ever while at the same time, pressure on household budgets means that many people are unable to donate as generously as they have done in the past.**

So the challenge for us in 2012 was to do more with less. And we are delighted to say that while we spent £4m less on welfare delivery last year, we were able to help 68,538 members of the RAF family, a 10% increase on the number of people we helped in 2011.

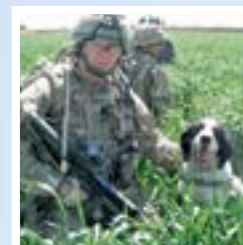
What helped us to achieve this was a more prudent approach to our grant-giving process, which focussed more specifically on the core needs of our beneficiaries. This resulted in the average grant awarded totalling some £1,300 in 2012, slightly lower than the previous year's average of £1,500. The benefit of this approach was that we were able to align our expenditure more closely with our income without having to turn away anyone in genuine need.

Indeed, the total number of awards made by our general welfare department in 2012 was up by 2% on the previous year. These awards are the heart of our welfare work and comprise grants for a variety of needs, ranging from the cost of a new cooker for a widow struggling to make ends meet, to the purchase of an electrically powered vehicle (EPV) for a World War Two veteran who has lost the use of his legs in old age.

**WE ARE DELIGHTED TO SAY THAT LAST YEAR WE WERE ABLE TO HELP 68,538 MEMBERS OF THE RAF FAMILY – A 10% INCREASE.**

Our care services continue to be in demand. Overall, across Princess Marina House and the homes we run jointly with the RAF Association, 2,850 guests benefited from breaks at these facilities, representing a 4.8% increase on the previous year. Fees for residential care or nursing homes were slightly lower than the previous year, while with domiciliary care, demand increased but overall costs were lower, continuing the theme of doing more with less.

Head of Welfare Support, Garry McCormack said: "For many of our beneficiaries, having a friendly ear to listen to problems and feeling they are not alone is very important. For the injured, disabled, sick or bereaved, simple things like being able to get out of the house make the world of difference. It is a privilege for the welfare team to help these people on behalf of the RAFBF."



*"I didn't know a lot about the Benevolent Fund until I was injured, but now I realise they're not a small cog in the wheel – they're making a huge difference to people like me."*



## MICK MCCONNELL: DOGGED DETERMINATION

**For RAF Police dog handler Corporal Mick McConnell a simple walk on the beach with his dog Memphis brings new pleasure, and support from the RAF Benevolent Fund is helping him rebuild his life.**

In 2011 Mick was on patrol in Afghanistan searching for IED's when his dog Memphis momentarily left his side and Mick stepped on a mine. Even though the IED only partially exploded, it caused irreversible damage.

"There was a massive bang and I fell on my left side," Mick recalls. "Although I was screaming in agony, my first thought was to feel for any major bleeding and see if my arms and legs were still there. As I was dragged to safety, I heard Memphis barking – it's the first time I'd ever heard him bark."

Mick's left foot had been shattered in the explosion and back in England he spent a month recovering in hospital with five-inch pins keeping his foot together. Despite almost two years of rehabilitation, he is still on medication and last year took the decision to have his foot amputated.

It was during this time he contacted the Benevolent Fund for a loan. This enabled him and his wife Lorna, a former Flight Sergeant, to buy a more suitable home in Elgin, close to family.

"The fact that the Benevolent Fund has helped us to move from a house where it took me 10 minutes to get up and down the stairs to a home that's easily accessible and close to family where we can get support, has made a huge difference to our lives. They've lifted this unbelievable weight from my shoulders.

"I didn't know a lot about them until I was injured, but now I realise that they're not a small cog in the wheel – they're making a huge difference to people like me."

Watch more of Micks's story at [www.rafbf.org/stories](http://www.rafbf.org/stories)



## WORKING IN PARTNERSHIP

# £126,000

was spent funding SSAFA caseworkers to assist RAF personnel

# 46,055

members of the RAF family have been directly helped through our work with other organisations



Alzheimer's Society

# 79

organisations and charities have received grants from the RAFBF

# £3,420

was the average saved per person thanks to the Benefits and Money Advice Service



# £428,000

was given to Combat Stress to support veterans suffering from PTSD



## Reaching out to the RAF family

**F**rom the RAF Association and SSAFA to the Alzheimer's Society and the Citizen's Advice Bureau, working in partnership gives us the ability to reach out and support thousands more members of the RAF family.

By partnering with these charities and many others, as well as third-party organisations, we avoid expensive duplication while at the same time ensuring that our beneficiaries have access to the best support from those who are equipped to provide it.

Over the last five years the Benevolent Fund has been involved with the Benefits and Money Advice Service (BMAS), which has helped 4,381 members of the RAF family and generated £14.98m in total, either through benefits owed to the individual or through banks agreeing to write off debt. This works out to an average of £3,420 per person who used the service. So, as well as

delivering significant financial benefits to a large number of people, undoubtedly the BMAS has also helped lower applications for direct financial assistance from the RAFBF. Overall the Benevolent Fund contributed £2m to the Benefits and Money Advice Service over a five-year period.

Another example of our partnership working is our collaboration with the UK-wide network of RAF Association and SSAFA caseworkers. These caseworkers assess beneficiaries' needs on our behalf, which means that those in need receive support quickly from teams who are close by.

When a problem arises, having local support is important and for many years we have encouraged RAF stations to invite their local Citizen's Advice Bureau to provide a service on, or close to, an RAF station. Financially supported by the RAFBF, this service has advised personnel on everything from dealing with debt to housing problems.



### Our people on the ground

On a daily basis RAFA Area Welfare Officer Karen Leahair hears stories from people in need. From debt to broken down boilers, Karen assesses people on our behalf to see if they are eligible for assistance.

"Sometimes people contact us directly, or the Benevolent Fund puts us in touch with individuals in need," she explains. "We take a holistic approach to a case and look at the whole picture – they may have contacted us because their boiler isn't working, but at the same time we may see that they're finding it difficult to get up the stairs and need a stairlift."

"We see the difference the RAFBF's financial support makes to people's lives. There are some people who are in desperate need, and it's very rewarding to know that you have helped them to get their life back on track."

Watch a film about Karen's work at [www.youtube.com/rafbf](http://www.youtube.com/rafbf)

### SHEILA PRETTEJOHNS: PROUD TO BE IN THE RAF FAMILY

**For many, the RAF Benevolent Fund provides more than just financial support. We're a family and we provide care and assistance through difficult times. Sheila Prettejohns tells us why she's proud to be a part of the RAF family.**

"Last year I faced the prospect of spending my first Christmas alone – I really wasn't looking forward to it. My husband, Gerald, a Flight Sergeant Engineer in Bomber Command, had passed away six months ago, and it was a terribly lonely time.

"Gerald and I would have been married for 50 years and we'd never spent a day apart. We met when I was 18 and Gerald was 29 and we married seven years later. I was so proud of him being in the RAF, but Gerald never talked about what he did – he would just say 'it's my job' but I was proud that he was looking after his country and his family."

After having a triple by-pass operation in 1989, Gerald made his first visit to our welfare break home on the south coast, Princess Marina House (PMH), but Sheila was unaware that, as the wife of somebody who had served, she, too, could stay at PMH in her own right.

Years later, when Gerald developed Parkinson's disease and the couple were in need of a break, they both made the trip to PMH together.

Sheila says: "We would visit twice a year; it was our little holiday and Gerald loved it. It also gave me a break from caring for him – though I didn't like leaving him – I knew he was in good hands. The staff there were so caring, they couldn't do enough for us."

Being able to spend Christmas 2012 with the friends she had made at PMH was a huge relief for Sheila, who herself has been battling cancer.

"The thought of spending Christmas alone in London was dreadful and I was thrilled to be able to spend it at PMH. Being there is like being part of one big family – they really do care about you."

*"The thought of spending Christmas alone was dreadful and I was thrilled to be able to spend it at Princess Marina House."*





# Taking the strain from serving personnel

**T**hroughout 2012, RAF serving personnel and their families continued to feel the pressure from all sides. Operational tempo continued at the same high intensity as in previous years, with new operational commitments in Libya. At the same time, the full effects of the 2011 Strategic Defence and Security Review (SDSR) were starting to be felt throughout the serving RAF community.

At the Benevolent Fund, we are very aware of the effect this has had on serving personnel and their families, struggling with long periods of separation and increasing financial and organisational uncertainty. This is why, over the last six years, we have been rolling out a range of new services, specifically designed to take some of the pressure off serving families, spending some £3.7m on support for the serving RAF community in 2012.

Our Airplay youth support programme, which was set up to assist serving parents, came into its own last year, with over 2,610 children attending Airplay youth clubs and activities. With the construction phase of the project almost complete, the focus has been on embedding the youth work element of the programme across all 25 stations where it is now operating. We are working closely with national charity 4Children, responsible for the youth work strand of Airplay, to optimise

this element so that we can deliver the best possible service for everyone – from the children and young people themselves to parents and station welfare teams.

The Relate contract continued to be an important lifeline for serving couples. In 2012, the RAF Benevolent Fund provided over 1,500 free counselling sessions to more than 770 unique clients, compared to 600 people in 2011. Figures also indicate that clients' issues are being resolved more quickly, with the average number of sessions per person falling in 2012.

At the end of 2011, we expanded our offering of affordable seaside breaks to serving families in need of respite by opening the second of our Seaside Cottages, Shencot. 2012 saw a significant increase in the number of visitors to these facilities, with a total of 337 members of the RAF family taking a much-needed respite break at both cottages. This demonstrates that there is a real demand for this kind of support among the serving RAF community.

Finally, the Benevolent Fund provided direct assistance to 363 serving members of the RAF – an increase of 13% on the number of personnel we supported in 2011. The number of awards made through the minor financial assistance scheme to the RAF increased, as did those made through the chain of command.

## OUR IMPACT ON THE SERVING RAF FAMILY

**£3.7m** 

providing a range of support for serving personnel and their families

**£90,000**


was spent providing Relate counselling sessions for RAF personnel and their partners

 **771**  
serving personnel and their partners benefited from Relate, compared to 600 in 2011

**337** 

members of the RAF family benefited from a respite break at our two cottages on the south coast, Seacot and Shencot

**£1.25m**

 was spent providing Airplay youth workers to support RAF children and young people

***“I don’t think I could have continued my RAF career without access to affordable and quality childcare.”***



**FLIGHT LIEUTENANT JANET LOGAN: TOP MUM**

**It can be tough being an RAF mum. Flight Lieutenant Janet Logan serves in the RAF at Lossiemouth and is a proud mum to three children. She tells us how she juggles family with life on a busy RAF station.**

“I have been a mother for the majority of my RAF career. When you have a job that demands ‘Service first’, balancing my career with being a mother to three wonderful children can be a huge challenge!

“I am always on the go and feel like I have a constant double shift, with home life fitting in the gaps between work as I attempt to achieve a realistic work-life balance.

“Simple things like duty for orderly officer or attending a training course require advance planning. I have been lucky to have been stationed with my partner for the past two years, but Andrew has been recently posted to HQ Air Command.

“This means we are now a 1,000-mile round journey apart. It was a challenge juggling the kids and the job when dad was here, but it’s tougher now. Obviously, the

children miss him and whilst the house is a lot tidier without his mess and laundry, he did have some uses and would occasionally cook, sometimes Hoover and he would always do the ironing!

“We are very fortunate though to have secured places for all three children at the RAFBF-funded childcare centre at RAF Lossiemouth. It is an absolute lifeline for working parents like me. The care provided for the team is excellent, and I can go to work safe in the knowledge that our children will be well looked after and worn out by the end of the day!

“Thanks to the Benevolent Fund, the facility we have is open, airy and well equipped. It is run by managers who have partners in the RAF so they understand the pressure on Service families.

“I have worked on RAF stations with no supported childcare and the difference is amazing not to mention, significantly cheaper. I don’t think I could have continued my RAF career without access to affordable and quality childcare. So I’m very grateful to the Benevolent Fund for providing these facilities for all parents.”



# Flying high at RAF Lossiemouth



## A hand with housing

**SSAFA caseworker Janet Goddard supports RAF Lossiemouth personnel and families during difficult times.**

*“This station is extremely good at providing support during a family breakdown, but generally we approach the Benevolent Fund for financial support to help that family settle into their new home. More often than not, it’s the Benevolent Fund that reminds us about things we may have overlooked – like children needing new uniforms because they’re changing schools. They’re extremely professional and caring when it comes to looking at what that family will need over and above what I’ve put in the report.”*



## Team RAFBF Lossiemouth!

When Karen Cox saw first-hand the support given to personnel at the station by the Benevolent Fund, she and a few friends decided to get together and give something back.

Through fire walking, cake sales, Christmas fairs and quizzes, the ladies from Team RAFBF Lossiemouth have been tirelessly raising money for us.

Karen, whose husband Rob is often away in Afghanistan, has found Airplay a godsend. She says: “I’ve got health issues so when Rob’s away, my daughter Natalie is very limited with what she can do. I can’t always provide Natalie with what she needs, but she can still go to clubs and meet friends and that’s all thanks to Airplay.”

Watch a film about Team RAFBF Lossiemouth at [www.youtube.com/rafbf](http://www.youtube.com/rafbf)

## Support in a crisis

With just over 2,500 personnel and their families at RAF Lossiemouth, and upheaval and change a part of daily life, there are bound to be tensions within relationships. The RAFBF funds six free counselling sessions through Relate, which are being put to good use.

“In this area there is a long waiting list to access Relate services,” says Sarah. “Through the Benevolent Fund we’ve been able to fast-track couples through that process, so instead of waiting 6–7 weeks for the initial appointment, we can get them started within a week. That means some of the issues and tensions can be relieved almost immediately and they can begin to work through their problems.

“We refer personnel to our local Citizen’s Advice who receive a grant every year from the Benevolent Fund. This enables them to stay open extra hours so that personnel can access them outside of normal working hours. We also have the Armed Services Advice Project, which the Benevolent Fund supports. It means our personnel can access quality financial advice in a forces-friendly environment. That wouldn’t be possible without the RAFBF.”

“Our deployed troops need to feel confident that while they are doing their duty, their family is well supported. The Benevolent Fund helps us do that.

“In the last couple of years they have made a big investment in our Airplay youth support project. The visible sign of that is that we now have three fabulous play parks and a games area that is jam-packed.

“Three years ago, before Airplay started, RAF Lossiemouth had no youth work provision. In fact, we couldn’t maintain any youth clubs because our volunteers were always being called away on deployment, posted elsewhere or on shift patterns, which meant they couldn’t commit. As a result we could never guarantee having the right numbers of staff each night. Now that we have dedicated reliable Airplay youth workers, it has turned around how we deliver support to young people. We are busy four nights a week!”

**A**s a remote, and exceptionally busy operational unit, RAF Lossiemouth faces its own unique challenges and pressures. It’s the Air Force’s most northerly base, lying three hours from the nearest motorway and cutting off many RAF personnel and their families from friends and loved ones.

“When a family gets posted to Lossiemouth, they come knowing that they’re on their own,” says the station’s Community Development Officer, Sarah Riley-Evans. “Grannies and granddads are not around the corner to help with the family; they won’t be there if mum needs that little bit extra support when dad is away.

“We are an incredibly busy operational unit and this creates a lot of pressure on our families. How we support those that are left behind is really important.





# Remembering Bomber Command

**The long-awaited Bomber Command Memorial, commemorating the 55,573 young airmen who lost their lives while serving in Bomber Command in World War Two, was unveiled at a ceremony in Green Park, London, on 28 June 2012.**

During the 30-minute ceremony Her Majesty the Queen unveiled the nine-foot high bronze sculpture depicting seven Bomber Command aircrew, and a Bomber Command veteran read an exhortation before the act of remembrance. The ceremony ended with a flypast by five GR4 Tornado aircraft and the RAF's last flying Lancaster Bomber, which dropped poppies over Green Park in remembrance of the aircrew lost.

Staff from the Benevolent Fund, which assumed guardianship of the Memorial on the same day, worked with members of the Bomber

Command Association to bring together thousands of Bomber Command veterans, widows and family members from all over the world. They were joined by members of the serving Royal Air Force, the Air Cadet Organisation and University Air Squadrons. The whole RAF family came together in this one place to commemorate the bravery and sacrifice of these fine men who gave their lives fighting for the freedom we enjoy today.

Air Marshal Chris Nickols, RAFBF Controller said: "We are honoured to be the guardians of this Memorial, which we know means a great deal to the RAF serving personnel and veterans we support every day. As part of our guardianship, we will ensure that the Memorial's significance continues to be understood by future generations as part of the debt we owe to members of the Royal Air Force, past and present."

***As guardians of the Bomber Command Memorial, we have pledged to maintain the Memorial for future generations and need to raise £1.5m for the endowment. If you would like to make a donation, please visit [www.rafbf.org/bc](http://www.rafbf.org/bc) or send a cheque made payable to the RAF Benevolent Fund to: Royal Air Force Benevolent Fund, 67 Portland Place, London W1B 1AR***



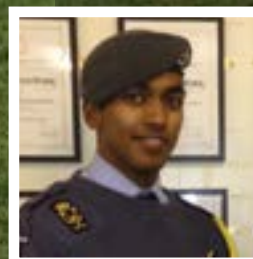
"The 55,573 Bomber Command aircrew have always been in my mind. In truth, at this age, I never expected to

see this Memorial being built, so it is such a relief that it has come after almost 70 years of waiting.

"The fellas are still gone but this means that families have a place to come and pay their respects, and hopefully it will give younger people a better understanding of Bomber Command and the sacrifice that was made."

**Dennis Wiltshire**  
Bomber Command veteran

"My Squadron was given an opportunity to help veterans and VIPs arriving on the day. What was probably my most vivid memory was seeing the whole of the RAF come together, from the young cadets to the distinguished ex-servicemen who actually flew during the war – something truly inspirational, signifying that there will always be a future and someone to step into the shoes of those who have come before."



**Cadet Warrant Officer Christopher Raj**  
241 (Wanstead and Woodford) Squadron

"My Squadron could not have felt more honoured to be at such a poignant event. When we listened to the experiences of the veterans, we felt humbled by the fact that many of them were younger than us when they put their lives on the line. Our thoughts are forever with those that were unable to witness their wartime efforts recognised after all these years."



**Officer Cadet Miranda Cope**  
The University of Birmingham Air Squadron





# How our loyal supporters helped us through 2012

**T**here is no doubt that the depressed economic climate is having an impact on all charities, including the RAF Benevolent Fund. But through these difficult times our loyal supporters have continued to show their generosity and last year we received more than £11m from fundraising and legacies.

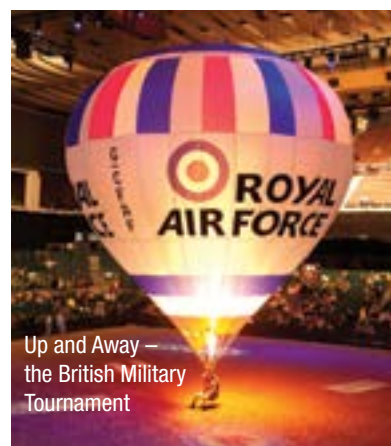
We enjoyed the support of corporate companies both large and small, raising more than £200,000. Shepherd Neame Brewery and Midlands Powerchairs donated the proceeds from their golf days whilst frozen food specialists, COOK, donated 50p from every steak and ale Spitfire pie sold during Battle of Britain September.

Our individual and community support groups found a myriad of both traditional and inventive ways to raise money. There have been sponsored running marathons and triathlons for those with endless energy, and scenic coastal walks for those who wish to raise money at a more leisurely pace. Four thousand new supporters signed up to receive our One Heart newsletter and donated to our appeals whilst more than 200 people committed to a donation by direct debit.

Leaving the Benevolent Fund a gift in a will is still the most amazing expression of enduring life-long support and one which remains



Celebrating Red, White & Blue Day



Up and Away – the British Military Tournament



Prime Minister David Cameron opens the play park at RAF Brize Norton



The Bomber Command Memorial iPhone app can be downloaded at [www.rafbf.org/app](http://www.rafbf.org/app)

hugely important to us, helping to underpin our spending plans for welfare services. Last year 70 supporters announced their commitment to leave us a gift at some point in the future, with many sending poignant anecdotes and stories explaining their reasons for doing so. More than a quarter of those leaving a gift were once beneficiaries, and they often explain that this is their very personal way of giving something back.

We were thrilled to have made a successful application to the Armed Forces Community Covenant Grant Scheme, which resulted in a grant of £130,000 towards the building of a state-of-the-art Airplay park for children and young people at RAF Brize Norton. The park was formally opened by Prime Minister David Cameron in September 2012.

The Benevolent Fund continued to seek opportunities for partnership working with our main sister Army and Naval Benevolent Funds, and for a second year we were chosen to benefit from the British Military Tournament. The event raised £18,750 for our work while exposing an audience of some 45,000 people to our brand. We also collaborated with the same two charities for Red, White and Blue Day in schools across the UK, with over 90,000 pupils participating in fundraising and educational activities.

## Fundraisers remember fallen Tornado pilots

**O**n 3 July 2012 a tragic flying accident between two Tornado GR4 aircraft at RAF Lossiemouth resulted in the loss of three young lives.

The Benevolent Fund stepped in immediately to help the families of Flight Lieutenant Adam Sanders, 28, Squadron Leader Samuel Bailey, 36, and Flight Lieutenant Hywel Poole, 28, from XV (Reserve) Squadron.

Wing Commander Jonathon 'Jonny' Moreton OC XV (R) Sqn saw first-hand how this financial support helped the families. He said: "While money will never take away the pain of losing a loved one, the swift receipt of the grant massively reduced the families' financial worries."

*"While money will never take away the pain of losing a loved one, the swift receipt of the grant massively reduced the families' financial worries."*



### In memory: friends raise £3,000 through auction

Friends Alyson Young and Henrietta Talbot raised over £3,000 for the Benevolent Fund in memory of the airmen during a charity race night in Aberdeen. More than 100 people donned their finest race-going attire to bid for prizes that included, weekends in luxury hotels and spas, meals out for two, whisky, chocolates, luxury hampers, a signed rugby shirt and a Tornado Role Demonstration Team print signed by all the team.



### In memory: Wigan Athletic fundraiser

In March 2013 friends and family of Flight Lieutenant Adam Sanders raised over £1,300 for the Benevolent Fund during a fundraising event at his favourite football club, Wigan Athletic.

Adam was a lifelong supporter of 'The Latics' and had been invited to meet the chairman, Dave Whelan. Following the accident, Dave was devastated to hear about Adam's death, and agreed to host the fundraiser.

Adam's parents, John and Lynn, were overwhelmed by the support they received from the Benevolent Fund and decided they wanted all the money raised to go to the charity.

If you would like to make a donation in memory of the Tornado aircrew, or perhaps another friend, colleague or relative who served in the RAF, please visit [www.rafbf.org/inmemory](http://www.rafbf.org/inmemory) or contact Becky Brazier on **020 7307 3444**.





# Financial review

## 2012 highlights

*“We continued to operate the policy that whenever we came across genuine need, the Benevolent Fund would be there to meet it, even if it meant dipping into our reserves.”*

We planned to operate a deficit again in 2012, largely in order to accommodate previous commitments made to the serving RAF, in particular with the Airplay Programme for children and young people.

Looking ahead, we are now planning some sensible steps to re-position the charity on to a firmer financial footing. This is necessary in order to negotiate the tough economic climate that now prevails and may continue for some time. We are constantly looking at how we can do more for less to preserve the core of our work for current and future members of the RAF family.

Despite these challenges, we still spent £21.7m on welfare even though our income was only £17.3m. We were able to do this thanks to the reserves we built up through being financially prudent during the good years. We continued to operate the policy that whenever we came across genuine need, the Benevolent Fund would be there to meet it, even if it meant dipping into our reserves.

Consequently, our free reserves fell from £66.7m to £62.5m during the year.

Total income at £17.3m was £0.6m lower than the previous year whilst total expenditure at £25.4m was £4.2m lower than in 2011. We had a positive return of £3.6m from our investment portfolio, which has cushioned the additional spending.

The continuing effects of the global recession have again made it a tough year for members of the RAF family. Further cuts in benefits, which have been introduced this year, are likely to cause further hardship for RAF families in the year ahead.

So we remain incredibly grateful to our many supporters who have continued to be extremely generous during these difficult times. We were fortunate enough to receive £6.2m in legacy income, and other donations increased from £5.1m to £5.4m last year in spite of the recession.

Finally, we would like to pay tribute to the serving RAF personnel and their families who continued to show their support through the half-days pay scheme and other initiatives, which contributed some £1.8m to our work.

**Mike Forster**  
Director of Finance

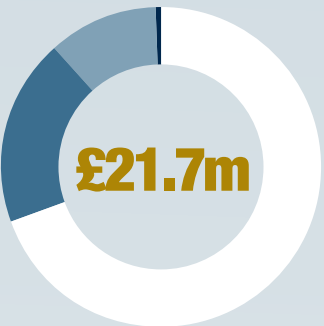
### HOW WE RAISED THE MONEY IN 2012

	2012	2011
• Donations and legacies	£11.5m (67%)	£12.3m
• Investment	£2.1m (12%)	£2.6m
• Other income	£3.7m (21%)	£3.0m
<b>Total income</b>	<b>£17.3m</b>	<b>£17.9m</b>



### HOW WE HELPED OTHERS IN 2012

	2012	2011
• General welfare	£15.1m (70%)	£19.7m
• Residential care	£4.1m (19%)	£3.9m
• Housing	£2.4m (11%)	£2.3m
• Education	£0.1m (0%)	£0.1m
<b>Total expenditure</b>	<b>£21.7m</b>	<b>£26.0m</b>



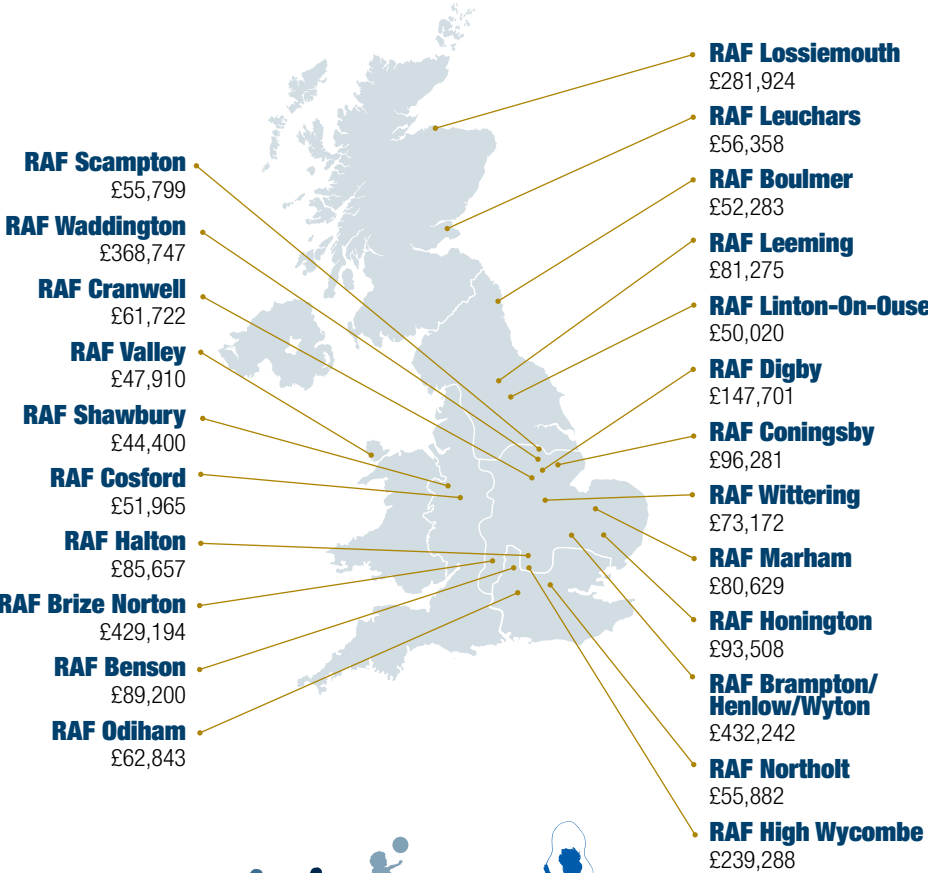
### TOTAL EXPENDITURE OF CHARITABLE FUNDS

	2012	2011
• Charitable activities	£21.7m (85%)	£26.0m
• Generating funds	£3.2m (13%)	£3.2m
• Other expenditure	£0.5m (2%)	£0.4m
<b>Total expenditure</b>	<b>£25.4m</b>	<b>£29.6m</b>



### WE SPENT £3.7M ON THE SERVING RAF IN 2012

The map below indicates how the money has been spent on RAF stations, including support to individuals and the Airplay Programme.



5,981

serving members of the RAF and their families received support from the Benevolent Fund through individual grants, Airplay, Relate and visits to the Seaside Cottages

Disclaimer: This information is summarised from the full financial statements. For a full understanding of the financial affairs of the charity, and details of our welfare impact, please read the Trustees' Annual Report and Auditor's Report at [www.rafbf.org](http://www.rafbf.org)





Air Marshal Chris Nickols opens the play park at RAF Lossiemouth

***“The Royal Air Force Benevolent Fund remains in good health as the RAF’s leading welfare charity – thank you to those who have supported our important work.”***

## Prudent planning for the future

**A**fter less than a year as the Controller of the Royal Air Force Benevolent Fund, there is still much for me to learn about the organisation. But the one thing that struck me almost immediately on my arrival was the incredible breadth of our work, involving a wide range of welfare activities which embrace all members of the Royal Air Force family, from the most elderly to the young children of those currently serving.

Some of our work is highly visible, such as our youth activities on Royal Air Force stations or our guardianship of the Bomber Command Memorial in London (already a top visitor attraction), but much of our day-to-day welfare support, particularly to the veteran community, is not. That work is just as vital in supporting those who need our help, even though few see it.

Readers of this review will note that our spending has reduced in 2012. This was deliberate as for several years we funded a large number of projects for the serving Royal Air Force under the umbrella of the Airplay programme. The capital expenditure on Airplay is now largely complete, and going forward we need to better balance our income and outgoings to ensure that we remain a viable organisation for the long term. Our future health will also require us to look at a broader range of fundraising methods to counter a loss of income in some areas and to enable us to withstand the tough economic climate.

Overall, however, the Benevolent Fund remains in good health as the Royal Air Force’s leading welfare charity, and I thank all who have supported our important work, no matter how large or small the donation, as well as our staff and volunteers. With no government funding, we rely on your support to continue providing the depth and breadth of the services laid out in this Review.

So please continue to support us in whatever way you can. It is your advocacy, your volunteering and your donations that are the lifeblood of everything we do and everything we stand for.

**Air Marshal Chris Nickols**  
Controller, RAF Benevolent Fund



## TONY ROGERS: AN EXTRAORDINARY LIFE

**Not many people had a life like World War Two Polish pilot, Tony Rogers. Tony, who sadly passed away on 15 January 2013, flew Lancaster, Spitfires and Wellingtons during World War Two.**

Tony was taken prisoner by Soviet forces after the invasion of Poland and was imprisoned in a Gulag in a hard labour camp. In 1942 he was freed in an agreement with the Allies. Making his way to the UK, he went on to serve with the Royal Air Force.

In service, he flew a range of aircraft and in 1944 he flew dangerous and daring supply missions to resistance forces in Warsaw. Later in life, Tony was

immobilised by a stroke and the Benevolent Fund stepped in to provide him with a mobility scooter.

Despite his disability, Tony was keen to attend the unveiling of the Bomber Command Memorial on 28 June 2012. The Benevolent Fund assisted him by paying for his journey to London and for a helper to support him on the day.

Tony was so grateful for the assistance he received from the Benevolent Fund over the years that he became a keen supporter and a passionate advocate of our work.

Watch more of Tony's story at [www.rafbf.org/stories](http://www.rafbf.org/stories)







The Red Arrows rehearse their 'nine-ship' manoeuvre at RAF College Cranwell in Lincolnshire with a Hawk carrying the Royal Air Force Benevolent Fund's heart roundel. © Crown copyright 2013

**For further information about the RAF Benevolent Fund  
or to make a donation, please visit [www.rafbf.org](http://www.rafbf.org)**

**Royal Air Force Benevolent Fund**

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**Royal Air Force  
Benevolent Fund**  
THE HEART OF THE RAF FAMILY