



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

ANNUAL REVIEW

2013/14



"I SEE ONE OF MY PRIMARY RESPONSIBILITIES AS ENSURING THAT THE RAF BENEVOLENT FUND REMAINS HERE TO HELP THE RAF FAMILY OF THE FUTURE."

SUPPORTING THE RAF NOW AND IN THE FUTURE

As a former Trustee of the Royal Air Force Benevolent Fund, I feel immensely privileged to have been invited to become its Chairman at the start of 2014.

My association with the RAF goes back a long time as I was in the Service for a number of years at the start of my career, and I saw at first-hand the outstanding work that the RAF Benevolent Fund does for those who find themselves in difficulty and need, most often through no fault of their own. I see one of my primary responsibilities as ensuring that the RAF Benevolent Fund remains here to help the RAF family of the future.

Our income has held up through recent difficulties better than most, largely because of the incredible loyalty and generosity of our many supporters and donors. They understand that all those, whether old or young, who have served their nation and often put themselves into danger on our behalf deserve to be able to live with dignity, whatever their circumstances. And the same is true for their families, who are often asked to make many of the same sacrifices as them.

We were reminded again during the year of past sacrifices while commemorating the 70th anniversary of the famous Dambusters

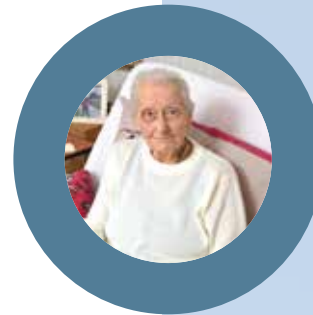
raid in May 1943. While only three of the aircrew who took part in their Lancasters remained alive in 2013, it brought home the spirit of the Royal Air Force and its contribution to so many world events over its short history.

It also once again reinforced the message that it is the people who have made the RAF what it is. Our core mission at the RAF Benevolent Fund remains to support those people, especially when they are in need of help and assistance.

I must also take this opportunity to thank my predecessor, Viscount Trenchard of Wolfeton, for his many years of support to the RAF Benevolent Fund. His stewardship over a period of great change and economic turbulence has ensured that the charity has constantly adapted to modern needs while remaining in very good financial health to continue its work.

Lawrie Haynes
Chairman
Royal Air Force Benevolent Fund

OUR GOALS IN 2013 HOW DID WE DO?



Give priority support to our traditional beneficiary base whilst maintaining the full spectrum of care

We provided financial support to over 5,700 people and this, together with our work through partnerships with 4Children, Relate and many other charities, helped over 60,000 members of the RAF family in their time of need, right across the Fund's spectrum of care.



Seek support from the LIBOR Fund to support Princess Marina House, Airplay and relationship counselling

Building on prior successful project delivery, we were awarded £782k from the MoD's LIBOR Fund, enabling us to: modernise the bathrooms and wetrooms at Princess Marina House (PMH), our respite home on the south coast; fund additional play facilities at three RAF stations; and deliver courses designed to build stronger families.

Investment in PMH has helped us to increase occupancy – which saw a 72 per cent level of room occupancy, a massive three per cent rise on last year.



Support RAF stations with enhanced levels of support through the Airplay programme

Our successful and groundbreaking partnership with 4Children has seen the Airplay programme continue to develop and enhance our past and enduring support to children and young people. It has also resulted in a further extension of facilities; enhanced levels of service and governance; and, in some places, a fall in the costs of childcare.



Review the Fund's five-year strategy

Following a review of the Fund's overall performance, we have reduced operating costs, allowing our reserves to remain strong whilst retaining our reputation as best in class in terms of welfare delivery across the full spectrum of care.

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HERE FOR YOU THROUGH SERVICE AND BEYOND

The morale and wellbeing of our serving men and women forms our third charitable object, and it is with this in mind that we spent £12.8m in the past year ensuring RAF personnel are supported in Service and beyond.

Former members of the RAF often find themselves in distressing circumstances by the time they come into contact with us, but the Benevolent Fund has always been there helping in a myriad of ways.

We continued to invest in training, education, housing and grants for RAF personnel making the, sometimes difficult, transition from Service to civilian life, spending more than £3.57m in 2013 to help meet the challenges of life beyond the RAF.

Support for wounded, injured and sick personnel remained paramount, and in 2013 we purchased four houses for occupation by medically discharged personnel.

Our partnership work with other charities and organisations means that we are able to provide the support most needed by our servicemen and women. For personnel suffering from post-combat mental health issues, we provided Combat Stress with more than £202,000 for residential treatment in 2013, with support totalling £1.624m since 2010. We are now focusing our External Grants Programme on charities that particularly support the Armed Forces and the RAF family.



STEPHEN'S UNIVERSITY CHALLENGE

Corporal Stephen Ashcroft, a machine gunner with No.2 Squadron, RAF Regiment, suffered terrible injuries in an IED explosion in Afghanistan in 2010, which killed the driver of their armoured vehicle.

He was eventually discharged from Service in 2013 and is now in his second year of a Biology teaching degree at John Moore's University, Liverpool, supported by the RAF Benevolent Fund.

Stephen said: "I'd never really thought about a life outside the RAF. I was interested in biology and decided to look into teaching at a secondary school.

"I'm so grateful to the Fund for helping me with my university fees – I couldn't have started this degree without them. It has totally changed my life and given me the opportunity to achieve something that I wouldn't have been able to do without their help."

A LITTLE SUPPORT GOES A LONG WAY

"I'M STARTING MY LIFE OVER AGAIN AND REALLY LOOKING FORWARD TO THE FUTURE."

Annie Devine was just 24-years-old when a debilitating condition left her paralysed and confined to a wheelchair. The former SAC Technician had always wanted to join the RAF – her mother was a SACW in the RAF, her father a camera fitter and her grandfather, grandmother and uncle also served in the RAF.

But her ambition to serve her country was cut short when in 2011 she was diagnosed with Ehlers-Danlos syndrome, a connective-tissue disorder which has left Annie with no strength in her legs and weakened arms.

But with a little support from the RAF Benevolent Fund, this gutsy young woman is retraining to be a lawyer and is looking forward to a whole new career.

The RAF Benevolent Fund has recently converted her mum Chris's garage into a bedroom and wetroom where Annie can stay. In the summer Annie will move into a Benevolent Fund Housing Trust property and for the first time have a home adapted to her needs where she is truly comfortable.

Chris said: "After Annie was medically discharged in 2012 she was living on her own in Norfolk, over 270 miles away from us.

"It was a tough time for her. She was struggling living alone – she'd often burn herself while cooking or fall over. It was difficult to sit back and see her struggle, but she's always been incredibly independent."

"The room at my parents' has made such a difference to my life," says Annie. "For the first time in years I can stay over for Christmas and birthdays – because their house wasn't accessible it was always difficult before. I was flabbergasted when my mum told me what the Benevolent Fund was doing, and I can't wait to move into my own home. I'm starting my life over again and really looking forward to the future."





**“OF COURSE, I COULDN'T
TELL ANYBODY ABOUT
WHAT I WAS DOING
– NOT EVEN MY MOTHER.”**

A PLOTTER'S TALE

At the age of 20, Florence Cox volunteered for the Women's Royal Air Force and found herself in the top secret Fighter Operations Room in Portreath, Cornwall.

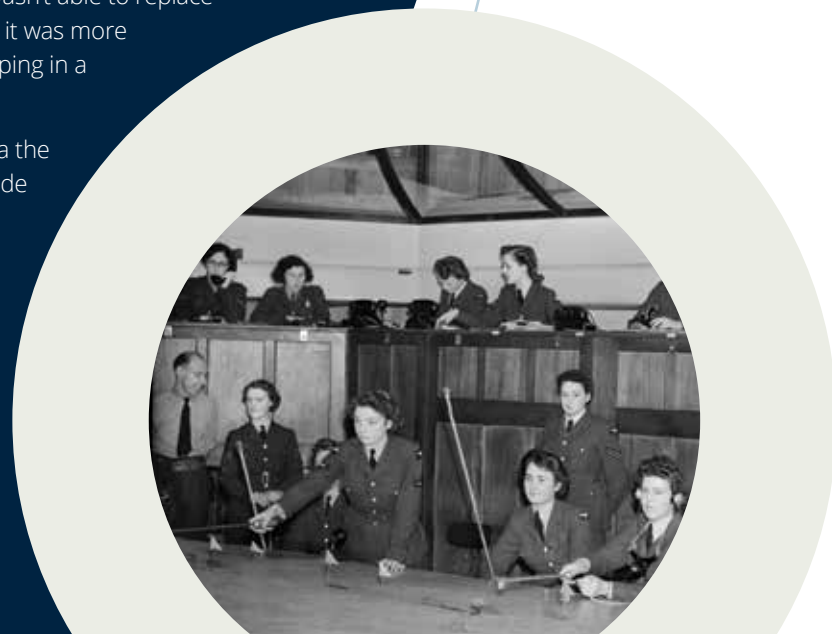
It was here that she and her colleagues from No. 10 Group directed aircraft as they defended South West England's airspace. The team of plotters displayed the position of approaching enemy aircraft on a giant table bearing a map of the section, while an intricate system of lights indicated the status of No. 10 Group's own aircraft. Controllers would then use this information to scramble squadrons in response to the approaching threats.

“There was a war on, but it was the happiest time of my life,” recalls 94-year-old Florence. “Of course, I couldn't tell anybody about what I was doing – not even my mother. She'd get upset with me, but I'd signed a contract to say that we'd never talk about it. I could have stayed in the WRAF all my life, but I got married and had children.”

Eighteen years ago the RAF Benevolent Fund was able to help Florence when she needed a scooter, and more recently we bought her a special bed after she spent six months sleeping in a chair because she couldn't afford to replace her uncomfortable mattress.

Florence says: “When the Benevolent Fund gave me a scooter, it meant I could get out and about. More recently I wasn't able to replace my mattress and it was more comfortable sleeping in a recliner chair.

“You have no idea the difference it's made to my life.”



HOW WE SUPPORTED OLDER VETERANS IN 2013

£6.06m
providing a dignified
retirement for older veterans

£958,000
on property repairs
and housing adaptations

£669,000
on residential
care top-up fees

1,709
welfare breaks were taken
at Princess Marina House
and our Seaside Cottages
on the south coast

£483,000
on adjustable beds, riser-
recliner chairs, stairlifts
and other domiciliary care
equipment to help veterans
retain their independence

A DIGNIFIED RETIREMENT FOR OUR VETERANS

Our RAF veterans deserve to live their lives with dignity and as independently as they are able. But in these difficult economic times, many find themselves struggling to pay everyday bills and if their health takes a turn for the worse, they can face paying daunting care home fees.

Many of our beneficiaries tell us how important it is that they are able to stay in their own homes, and we continue to invest in services that enable them to do just that. In 2013 we spent over £6m ensuring a dignified retirement for our older veterans, including £1.4m worth of regular financial assistance to almost 2,000 pensioners.

We also issued a total of 330 electrically powered wheelchairs to the physically disabled and infirm, which, with associated works, cost £900,000.

For those who can not stay in their own homes and do not have the financial means to pay all of their care home fees, we were able to assist with top-up fees totalling £669,000 in 2013.

Our respite home on the south coast, Princess Marina House (PMH), continued to see an increase in occupancy, with the total number of guests at both PMH and the nearby Seaside Cottages increasing by nine per cent to 1,709 from 1,562.

Beachside, the dementia wing at PMH, continues to provide respite for members of the RAF family with early dementia and in 2013 it saw a 21 per cent increase in guests, indicating the growing need for this type of specialist care. Indeed, we continue our support for dementia and Alzheimer's charities, providing them with more than £50,000 in 2013 to support former RAF personnel.

RELIEVING STRESS ON THE FRONTLINE

As operations in Afghanistan draw to a close, our serving men and women continue to face unique pressures, but the RAF Benevolent Fund was there to help them deal with the challenges.

Our third charitable object, to 'enhance the morale and wellbeing of the serving RAF', has never been so important. This is why we spent £3.2m supporting RAF personnel when they needed us most.

We were able to provide grants to assist a myriad of issues from supporting families in financial distress, making the home of an injured serviceman more accessible or providing mobility equipment.

We continued to invest in outreach clinics and in Citizens Advice Bureaux close to RAF stations, spending more than £51,000 in 2013 on this service.

STRENGTHENING FAMILY RELATIONSHIPS

Long periods of deployment and time apart inevitably place a strain on relationships, but our free Relate counselling sessions were able to help couples and families experiencing difficulty. Seventy-six per cent of users cited operational deployment as the reason behind their relationship problems, confirming a need for the service, and we were able to provide 1,370 free counselling sessions to 654 people.

TAKING RAF CHILDREN UNDER OUR WINGS

We further expanded our Airplay programme for children and young people living on or close to RAF stations. Airplay provides much-needed recreational facilities, and we have now built or refurbished 72 play parks and games areas and our childcare centres offer 1,900 places daily for RAF children. Our partnership with the national children's charity 4Children continues to provide structured youth activities for some 2,250 children and young people.



A GARDEN FOR RYAN

A grant from the RAF Benevolent Fund helped Sgt Darryl Blair, from RAF Wittering, pay for renovations to his garden so that his three-year-old son Ryan, who has Down's Syndrome, can play outside.

"The garden has made the world of difference to us," says Darryl. "Ryan used to be stuck in the house every day but now we can't get him to come in!"

HOW WE SUPPORTED THE SERVING RAF IN 2013

£3.2m

providing a range of support for serving personnel and their families



£87,000

providing free Relate counselling sessions for RAF personnel and their families



£27,500

providing grants to injured, sick and wounded RAF personnel



438

members of the RAF family benefited from a respite break at our two Seaside Cottages, Shencot and Seacot



£1.59m

was spent on providing play parks, childcare and youth workers as part of the Airplay programme



"I DON'T LIKE ASKING FOR HELP BUT YOU CAN'T DO EVERYTHING ON YOUR OWN."

CORPORAL STUART ROBINSON

STUART'S ROAD TO RECOVERY

When Corporal Stuart Robinson was seriously injured in an IED explosion in Afghanistan in 2013, he knew the road to recovery would be a tough one.

Stuart, 31, was on a routine patrol near Camp Bastion with 15 Squadron, RAF Regiment, when his vehicle hit the IED. The force was so strong that he was thrown 30 feet from the vehicle, and the explosion left him with life-changing injuries, including the loss of his lower left leg and severe damage to his right leg and left arm. While recovering in hospital, he took the difficult decision to have his shattered right leg amputated.

A year on, Stuart underwent intense rehabilitation at Headley Court where he had access to a specially adapted mountain trike, which not only provided mobility but assisted in his rehabilitation and physical recovery. Seeing that the trike would improve his quality of life at home and allow him to play with his four-year-old son George, Stuart approached the RAF Benevolent Fund for assistance in buying a trike.

Stuart says:

"I don't like asking for help but you can't do everything on your own. I was always quite active, playing rugby and football and the trike allows me to get out and also spend time with George outdoors. It's been really important for me to be able to do the things with him that I could before I was injured."

"The Benevolent Fund have been there for my family through the hardest time. I was aware of their work but, of course, you never think you're going to need them. It's been reassuring knowing they are at the end of a phone whenever I have needed them."



INSIDE RAF BRIZE NORTON

RAF Brize Norton, the RAF's largest station, is the global gateway for the UK Armed Forces to operations all over the world. Whether supporting operations in Afghanistan, Cyprus or the Falklands or participating in aid missions to war-torn Sudan or the Philippines, Royal Air Force Brize Norton stands ready to respond at a moment's notice.

Based in Oxfordshire and with approximately 5,800 Service personnel stationed there, RAF Brize Norton is a hive of activity.

Ninety-five per cent of personnel live 'outside of the wire', and ensuring they are aware of the support the RAF Benevolent Fund can provide is the task of Officer Commanding Personnel Management Squadron, Squadron Leader Gareth Taylor and Warrant Officer PMS, Tony Smith.

In 2013 the RAFBF spent more than £515,000 supporting personnel and their families at the station. This included:

- £394,644 supporting 24 individuals and their families (including the purchase of two Housing Trust properties)
- £10,000 to West Oxfordshire CAB
- £102,342 for Airplay
- 273 Relate sessions
- The Sunshine Day Nursery, built with RAFBF funding, provides 104 childcare places

"I would estimate that at any one time, about ten per cent of the station population will access the RAFBF facilities to a varying degree," says Tony. The twice-weekly Citizens Advice Bureau sessions, funded by the RAF Benevolent Fund, are held on station.



RELATE SUPPORT

Long periods of time apart and the pressures of deployment can cause tensions in relationships, but the Relate support sessions the Benevolent Fund provides aims to ease the strain.

"Relate is a significant part of the welfare provision on this unit," says Tony. "We have at least 1,200 people deploying from this unit on an annual basis and there will inevitably be relationship issues. The Relate service is not only there to get them back together but if they separate, it helps to make that separation as straightforward as possible."

A SAFE HAVEN

There are four Contact Houses at RAF Brize Norton, which were part-funded by the Benevolent Fund.

Gareth says: "The RAFBF houses were able to support a family this year after a Flight Sergeant tragically died. Her mum and dad were able to stay at one of the Contact Houses and look after their grandchildren rather than staying in the house where the Flight Sergeant had passed away. So these young precious children had a place to go separate to their home and equally the Flight Sergeant's parents were able to spend that time with them to come to terms with the fact that their daughter had passed away."

L-R: Warrant Officer PMS Tony Smith and OC PMS Squadron Leader Gareth Taylor

The RAF Benevolent Fund has spent more than £100,000 on Airplay at RAF Brize Norton



TAKING RAF CHILDREN AND YOUNG PEOPLE UNDER OUR WINGS

The Airplay Youth project meets in the town of Carterton and means that RAF children are able to mix with children from the local area. Like many local authorities, Oxfordshire County Council cut its youth provision a few years ago and Airplay now fills that vital recreational gap.

Community Development Officer, Jenny Withers, said: "At Brize, Squadrons might be away on short detachments as well as the standard deployments. Airplay youth workers give young people continuity and that additional support outside the family."

Airplay currently provides three sessions a week during term time as well as holiday provision during the school holidays.

Jenny adds: "The Airplay youth project provides a fantastic opportunity for young people to meet with their friends in an informal setting with opportunities to try new activities and challenges."





REMEMBERING THE DARING DAMBUSTERS

2013 saw us remembering the brave young RAF aircrew who carried out the daring Dambusters raid 70 years ago, just one of the many operations carried out by Bomber Command.

It was on the evening of 16 May 1943, after just two months of preparation, that 133 hand-picked airmen – or the Dambusters as they became known – in 19 specially adapted Lancaster bombers set out on a bombing raid with the aim of breaching three dams in the Ruhr Valley and, thereby, slowing down the production of arms by Nazi Germany. Of the 19 crews which set out, eight did not return. In total, 53 men were killed and three ended up as prisoners of war.

The last remaining British Dambuster, Johnny Johnson, New Zealand pilot Les Munro and Mary Stopes-Roe, the eldest daughter of Barnes Wallis, the inventor of

the bouncing bomb, helped us to commemorate the 70th anniversary when they recounted their memories of the time in a series of exclusive online blogs and videos.

On 17 May thousands of music fans enjoyed a special 'Dambusters Raid 70 Years On' concert at Biggin Hill air hangar. Featuring music from the BBC Concert Orchestra, the Central Band of the RAF and the Military Wives Choir, the concert was the largest commemoration event for the anniversary and was broadcast live on BBC Radio 2 from south east London.

The Dambusters raid was just one of many thousands carried out by RAF Bomber Command during World War Two. Of the 125,000 men who served in Bomber Command, a total of 55,573 lost their lives.



L-R: Dambusters veteran Johnny Johnson, Olympic Cycling Gold Medallist Sir Chris Hoy, RAF Benevolent Fund Controller Air Marshal Chris Nickols and Mary Stopes-Roe, daughter of Barnes Wallis, at the RAFBF fundraising dinner



New Zealand Prime Minister John Key paid tribute to the many New Zealand aircrew who died in Bomber Command when he visited the Memorial in September 2013



“WE MUST NEVER FORGET THOSE BRAVE YOUNG MEN WHO NEVER CAME BACK.”

Dambuster Les Munro



L-R: Charles Clarke OBE, Chairman of the Bomber Command Association, Dame Judi Dench and Air Marshal Chris Nickols

Paying tribute to the Bomber Boys

Dame Judi Dench became the first patron of our Upkeep Club as we commemorated the first anniversary of the unveiling of the Bomber Command Memorial in Green Park on 28 June 2012.

Dame Judi said: “The Bomber Command Memorial, which so nobly honours the sacrifice of the fallen aircrew, has already become a place of pilgrimage for relatives and former acquaintances of the ‘Bomber Boys’ lost during the Second World War. Veterans and widows, often having travelled thousands of miles, are reminded of treasured friendships and past romance, so prematurely ended, so fondly recalled. Through membership of the Upkeep Club, people can directly support the commemoration of those who died for our individual and national freedoms.”

In May 2013 the RAF Benevolent Fund was saddened and disappointed following the vandalism at the Memorial.

But we were heartened by the support shown by well-wishers who offered both financial and practical support to clear the graffiti.

The Benevolent Fund has pledged to maintain the Memorial for future generations, and we still need to raise over £1m for the endowment.

If you would like to make a donation, please visit 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.

FLYING HIGH WITH OUR SUPPORTERS

2013 saw us forging new and exciting partnerships while continuing to build relationships with many of our existing, loyal partners.

In August, working alongside Disney, we invited RAF families to a special screening of their latest animated movie 'Planes'.

Following the successful screening, Disney made a donation of £25,000 to the Benevolent Fund.

IT solutions provider, Prolinx Ltd renewed its support with a donation of £100,000 and a commitment of more to follow.

Andy Weller, Managing Director of Prolinx said: "In reviewing our charitable support, my Co-Director Gary Styles and I had no hesitation in wishing to remain loyal to the Benevolent Fund. Our partnership is meaningful and we enjoy working with their highly professional team."

In May RAF young people attended the RAFBF's annual Parliamentary Reception in the House of Commons and spoke about life in the Armed Forces. They also delivered a new report which focuses on the positive impact the Airplay programme is having on young people and their parents.

Every donation we receive, no matter how large or small, helps us to support the RAF family. In 2013, 70 per cent (£8m) of our voluntary income came from legacies.

LIBOR FUNDING

We were delighted to have a number of successful bids for the Armed Forces Community (LIBOR) Funds, totalling almost £800,000. We received £325,000 towards our Airplay youth support programme, £75,000 to launch a Building Stronger Families Course to assist RAF personnel and their families experiencing relationship difficulties and £382,000 was awarded to modernise the bathrooms at our respite home, Princess Marina House.

SAC Steven Douglas, from RAF Northolt, at the Planes screening with his son Jenson



MERLIN CHALLENGE

Fourteen cyclists took part in the Merlin 1000 cycle challenge to raise money for us and three other charities. The challenge started at RAF Benson and ended in central Milan – in total 1000 miles were covered in over four different countries – raising over £10,000.



RAFBF AWARDS

In April we held our first awards ceremony to celebrate and recognise the outstanding contributions made by a few of the many dedicated individuals and corporate partners who support the charity.

Hornby Hobbies, BAE Systems Plc, Prolinx Ltd and Shepherd Neame Brewery picked up awards for their corporate fundraising. RAF High Wycombe scooped the Wilkinson Sword for the 'Best RAF Station'. Team RAFBF Lossiemouth and staff and Air Cadets from 2534 (Fakenham) Squadron ATC both received awards for their fundraising efforts.

AIR SHOWS

In the summer we once again had a presence at the many air shows across the country and were delighted to be chosen as one of the charities to benefit from the Waddington Air Show, receiving an incredible £135,000!



OUR FANTASTIC FUNDRAISERS!

Our fundraisers continued to pound the streets, shake buckets, bake and do whatever it took to raise money for us in 2013. A massive thank you to everyone who has supported us throughout the year – keep up the good work - we couldn't do our work without you!

BRILLIANT BRIZE!

Over the last year, personnel at RAF Brize Norton have raised over £60,000 for the RAFBF through numerous events and special products.

Wing Commander Pete Morgan, Officer Commanding 216 Squadron, which raised over £25,000 for the RAFBF in 2013 said: "Everyone knows what the Fund does for people on station and it is the charity they want to support.

"They provide this amazing network of people who are there for everything from relationship advice all the way through to being there if something significant happens."

47 Squadron raised over £20,000 for us through various fundraising activities, including the sale of the Hercules Highland Single Malt Scotch Whisky and limited edition prints.





LESLEY BALIGA
DIRECTOR OF FINANCE

FINANCIAL OVERVIEW 2013

During 2013 we spent £18.2m on providing welfare support to our beneficiaries. Importantly, we were able to contribute much-needed support across the entire spectrum of care, including general welfare, providing housing through our Housing Trust and by funding residential and respite care for those in need.

In an attempt to reach all of our potential beneficiaries and, thereby, maximise our impact on the RAF family, we conducted a short 'Reaching Out Campaign' in 2013; a far more substantial campaign will be conducted in 2014.

A detailed review of the Fund's operational expenditure was carried out during the year. As well as achieving immediate savings through much reduced operating costs, we will continue to reap the financial rewards generated by our leaner, more efficient working processes and structure well into 2014 and 2015. Total expenditure for the year was £21.9m.

Pleasingly, our income grew by 11 per cent to £19.2m. Fundraising activities generated £13.2m of which £8m was from legacies.

£1.8m was raised by serving personnel through payday giving and station events and we raised £1.7m from our direct charitable activities. £1.5m was generated from the sale of properties and £2m from our investment income. We were very grateful to have received £782k from the MOD's LIBOR fund.

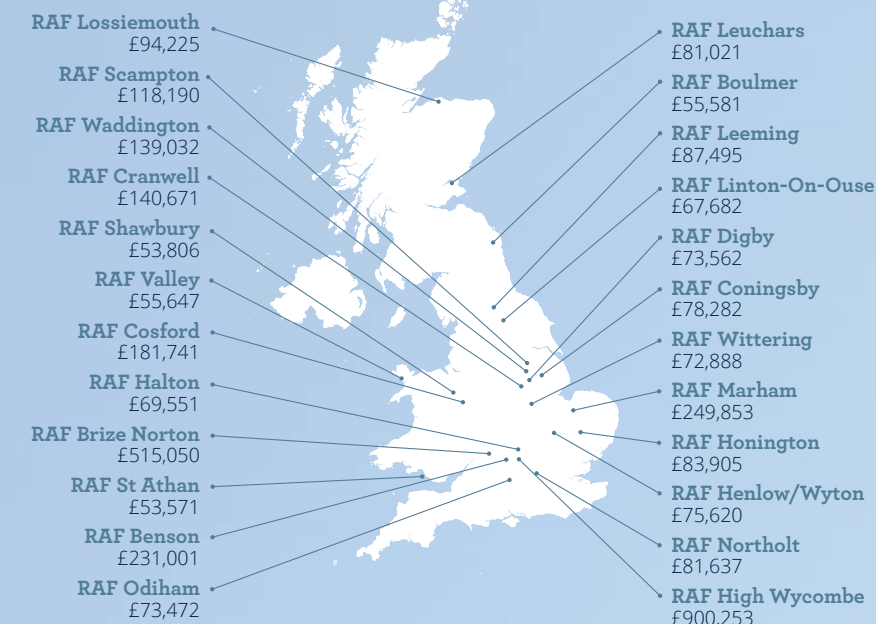
We finished the year with an operating deficit of £2.6m, using some of our reserves as planned. After recognising gains on investment assets and the pension scheme, the overall net result was a small deficit of £242k. Free reserves remained stable at £62.3m.

We remain extremely grateful to all our supporters who have continued to be outstandingly generous over the year.

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

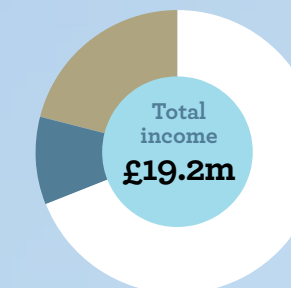
WE SPENT £3.2M ON THE SERVING RAF IN 2013

This map indicates how the money has been spent on RAF stations, including support to individuals and the Airplay programme.



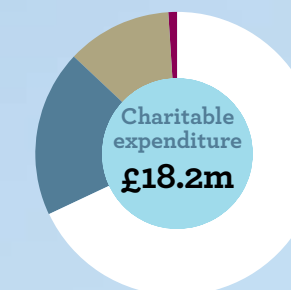
HOW WE RAISED MONEY IN 2013

	2013	2012
Donations and legacies	£13.2m (69%)	£11.5m
Investment	£2.0m (10%)	£2.1m
Other income	£4.0m (21%)	£3.7m
Total income	£19.2m	£17.3m



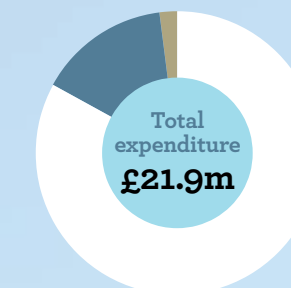
HOW WE HELPED OTHERS IN 2013

	2013	2012
General welfare	£12.5m (69%)	£15.1m
Residential care	£3.4m (19%)	£4.1m
Housing	£2.2m (12%)	£2.4m
Education	£0.1m (1%)	£0.1m
Charitable expenditure	£18.2m	£21.7m



TOTAL EXPENDITURE

	2013	2012
Charitable activities	£18.2m (83%)	£21.7m
Generating funds	£3.3m (15%)	£3.2m
Other expenditure	£0.4m (2%)	£0.5m
Total expenditure	£21.9m	£25.4m



Air Marshal Chris Nickols visits guests at Princess Marina House



BUILDING A STRONGER FUND

The past year has been one of change at the RAF Benevolent Fund. To ensure that we can better match our income and expenditure, as well as to maximise our support to our beneficiaries through reducing our overhead costs, we have completed a major internal restructure of the charity.

The results are a significantly leaner and more efficient Head Office which, together with some changes to our regional structure, will eventually give us £1.5m more per year for our welfare work than would otherwise have been available.

No change programme of this scale is easy for an organisation, and particularly for the staff who I must thank for their tireless work through this uncertain period. We are now looking forward to the second phase of this strategy – that of growing and diversifying our income so that we are strongly placed to tackle the welfare issues of the future.

Some things, of course, do not change. The RAF Benevolent Fund's core activity, our day-to-day welfare work, has continued unabated throughout the year. We maintain a wide range of support to our beneficiaries, both old and young, serving and veteran, and also provide financial grants to other organisations who help

the RAF family, often with more specialist work which we cannot undertake ourselves. In this way, we can ensure that a full spectrum of care is available for those who need and deserve our help.

We have also continued to work very closely with other military charities to ensure that we do not inefficiently duplicate each other's work. This also provides us with the important functions which we do not have ourselves, most notably the caseworkers who are a key part of the assessment of need.

None of this would be possible without the wonderful support which we receive from so many people. Their generosity, both financial and with their time, never ceases to amaze me and is crucial to our ability to continue our work.

Reaching out to more people, whether to make them aware of the help we can give or to remind them that we need their support, is vital for us – and something with which all readers of this review can assist. Please spread the word about our work for those who have served their nation!

Air Marshal Chris Nickols
Controller, Royal Air Force Benevolent Fund

FLIGHT LIEUTENANT ANN-MARIE NOBLE

RAF THROUGH AND THROUGH

Colleagues from RAF Marham paid tribute to Flight Lieutenant Ann-Marie Noble, who tragically passed away at the age of 32 from cervical cancer in December 2013.

Wing Commander Neil Tomlin, Officer Commanding Base Support Wing, said: "To learn of a friend or colleague being diagnosed with a terminal condition is never easy and your thoughts turn immediately to how you might help the individual and their family.

"Flt Lt Ann-Marie Noble was a popular and fun-loving young Officer and her vitality and zest for life made the diagnosis seem all the more cruel. Ann-Marie was one of us, RAF through and through, and as friends and colleagues we wanted to do all that we could to support her and her family.

"The RAF Benevolent Fund's contribution to that support was nothing short of remarkable. Providing assistance towards travel and subsistence costs to Ann-Marie's family

enabled Ann-Marie to remain at RAF Marham and under the care of her trusted oncologist at Addenbrooks hospital. As Ann-Marie's condition deteriorated, the Fund provided a wheelchair, wheelchair access and a stairlift to enable her to return home to Hartlepool.

"Those of us at RAF Marham who knew Ann-Marie saw at first-hand what the RAF Benevolent Fund does to look after the RAF family. Never was this more superbly demonstrated than by the dignified manner in which it allowed friends, family and colleagues to look after one of their own. In this case as in many others, the Fund excelled and for that we are all grateful."





*RAF personnel from
RAF Benson take
part in the RAF95
birthday celebrations
raising money for the
RAF Benevolent Fund*



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

For more information on how the RAF Benevolent Fund can help you or a family member, or to make a donation, visit www.rafbf.org

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