



**Royal Air Force
Benevolent Fund**
CELEBRATING 100 YEARS

**1919
2019**



**ANNUAL REVIEW
AND IMPACT
REPORT 2019**

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Cover photo: Jacob Newson meets Second World War veteran, and former Spitfire pilot, Allan Scott DFM at a special event in Oxfordshire, organised by Aces High. Jacob raised £6K for the Fund in 2019

OUR VISION

No member of the RAF Family will ever face adversity alone.

For 100 years, we have been the RAF's oldest friend – loyal, generous and always there. We support current and former members of the RAF, their partners and families, providing practical, emotional and financial help whenever they need us. We are committed to getting them through tough times, whatever life throws at them.

OUR PURPOSE

To understand and support each and every member of the RAF Family, whenever they need us.



LAWRIE HAYNES, CHAIR, ROYAL AIR FORCE BENEVOLENT FUND WITH VETERAN EMLYN BARWICK AT PRINCESS MARINA HOUSE

MARKING 100 YEARS OF THE RAF BENEVOLENT FUND

In 2019 we celebrated our centenary by launching an ambitious new campaign to find the veterans who need our help – and it has been a resounding success.

As we approached the end of our first century, we felt exceptionally proud of our achievements. Side by side, shoulder to shoulder, we had been with the RAF Family every step of the way for 100 years. But, ever ambitious, we wanted to mark our centenary not just with celebrations, but by doing what really matters: helping more people than ever before.

Through our research we estimated there were approximately 300,000 RAF Family members out there whose lives our support could improve. The challenge was they weren't aware we could help them, or were too proud to ask. We needed to change that – and our bold 'Join the Search. Change a Life' campaign was the answer. Launched in June 2019, it has an audacious goal: to double our reach from helping 53,000 people in 2018 to 100,000 by 2021, by asking the public to help us find veterans who have fallen 'off the radar' but urgently need our support.

2019 saw us make tremendous strides towards this aim. Alongside superb centenary celebrations, we supported an amazing 71,700 RAF Family members – a quarter more than in 2018 and exceeding our yearly target. We improved the lives of many more veterans, supporting them to the tune of £21.0M – a 39% increase on 2018 – with everything from grants to help with living costs, care home fees and mobility equipment, to wellbeing breaks and initiatives to combat loneliness. And we also maintained our close relationship with currently serving RAF personnel, spending £7.2M to meet their needs – including mental wellbeing and supporting families – a 24% rise compared to 2018.

We simply could not have achieved all this without the incredible support of those who responded magnificently to our campaign. Thank you so much. I would also like to thank our hard-working staff for their immense efforts this year, our dedicated trustees for their

time and expertise and our amazing donors and fundraisers for contributing so generously. I would particularly like to express my gratitude to our outgoing Controller, David Murray, for his remarkable achievements during his tenure at the Fund and welcome our new Controller, Chris Elliot.

It is down to all of you that we can be there for the RAF Family during their toughest times, whatever life may send their way. The global Covid-19 crisis makes 2020 a tough year for the Fund and for the world. But we will continue to be the RAF Family's oldest friend – loyal, generous and always there – come what may.

Lawrie Haynes
Chair, Royal Air Force Benevolent Fund

IN 2019 WE SPENT

34%
UP ON
2018

£28.2M
SUPPORTING
MORE THAN

○ **£21.0M**
SUPPORTING RAF
VETERANS AND
THEIR FAMILIES

39%
UP ON
2018

25%
UP ON
2018

71,700
MEMBERS OF
THE RAF FAMILY

○ **£7.2M**
SUPPORTING
SERVING PERSONNEL
AND THEIR FAMILIES

24%
UP ON
2018

£9.5M
ON NEARLY 7,000
GRANTS TO RAF
FAMILY MEMBERS

£528K
ON EMOTIONAL AND
MENTAL WELLBEING
PROGRAMMES

£6.4M
ON GRANTS TO IMPROVE
LIFE AT RAF STATIONS

£5.6M
TO ADAPT AND
PROVIDE HOUSING SO
VETERANS CAN LIVE
INDEPENDENTLY

£3.6M
ON RESPITE AND
CARE SERVICES AND
WELLBEING BREAKS

96%
RATED OUR SERVICE
AS EITHER 'EXCELLENT'
OR 'VERY GOOD'

96%
SAID OUR SUPPORT
IMPROVED THEIR
QUALITY OF LIFE



Please note that in 2019 the way we count the total number of people we help changed in some areas of our welfare services. We now count both the person who applied for help and members of their household, to demonstrate the impact of the Fund's support more fully. Previously we only counted the applicant in those areas. The 2019 figures also include the number of people who made enquiries and received information/advice from the Fund. However, this new method only accounts for a small proportion (4,500) of the increase in people helped in 2019. Comparing like for like as far as possible, we have still helped 25% more people in 2019 compared to 2018.



1919–2019: A CENTURY OF THE RAF BENEVOLENT FUND

▲ Veterans George Dunn and Chick Chandler with Air Chief Marshal Sir Stephen Hillier at our centenary campaign launch

10 DECADES OF SUPPORT

We hosted a special afternoon tea which brought together 10 members of the RAF Family, who have all been supported by the Fund, to represent 10 decades of support. Howard Battson, 97, was the oldest beneficiary at the event. He was part of Bomber Command during the Second World War and completed 52 missions. He's recently found companionship through one of our Telephone Friendship Groups.



Side by side. Shoulder to shoulder. We have been with the RAF every step of the way for 100 years. In 2019 we marked our centenary with celebrations – and an ambitious campaign to find the veterans who need us most.



PUTTING THOUSANDS OF VETERANS BACK ON OUR RADAR

We launched our 'Join the Search. Change a Life' centenary campaign in June 2019 at RAF Odiham, with 1,226 members of the RAF Family coming together to form a human radar. Featuring RAF veteran Ron Finch and voiced by Sir David Jason, our advertising campaign encourages the public to help us find the thousands of RAF veterans and their families who may need our support. The campaign continues to be a resounding success, contributing to many more people enquiring about and using our services.



CELEBRATING AT ST JAMES'S PALACE

We held a special centenary celebration reception in October at St James's Palace, hosted by His Royal Highness, The Duke of Kent. Two hundred of the Fund's supporters and beneficiaries, plus RAF personnel joined His Royal Highness, who is the Fund's President, and the Viscount Trenchard of Wolfeton DL, the grandson of the Charity's founder, Lord Trenchard.

9,400+
PEOPLE ENQUIRED ABOUT OUR WELFARE SERVICES, AN INCREASE OF **1,065%***

260%*
MORE PEOPLE REFERRED TO OUR LISTENING AND COUNSELLING SERVICE

205%*
MORE PEOPLE REFERRED TO OUR TELEPHONE FRIENDSHIP GROUPS

50%*
MORE PEOPLE ACCESSED OUR RELATIONSHIP SUPPORT SERVICES

£1.2M
GIVEN IN GRANTS TO **650** PEOPLE WHO CAME TO US AFTER SEEING THE CAMPAIGN

**Compared with the same six-month period in 2018*

KEY AIM ONE: FINANCIAL ASSISTANCE

WE SUPPORT THE RAF FAMILY THROUGH THEIR TOUGHEST TIMES

From struggling to pay for urgent home repairs to keeping up with care home fees or making pensions stretch far enough, money problems can be a burden on the RAF Family.

Whatever life may send their way, we are a financial safety net for veterans, serving members of the RAF, and their families. Our grants and advice help to relieve their stress, offer them peace of mind and allow them to get back on their feet.

WE ACHIEVE THIS THROUGH:

- One-off grants to cover unforeseen costs, like a new boiler or roof repairs
- Regular grants to help with day-to-day living for pensioners in financial distress
- Support with funeral expenses
- Grants to help people who are isolated take part in social activities
- Advice on benefits from our Advice and Advocacy Service.



“I can’t thank the Fund enough for helping me get back on my feet.”

HOW WE HELPED GEORGE

For most people, a £400 increase in monthly income would make a huge difference. For 96-year-old Second World War veteran George, it meant everything. George joined the RAF as a Bomb Aimer, flying in Halifax bombers. He was awarded the Gallantry Medal of the ATC for putting out a fire in a burning building during an air raid. After the war, he emigrated to South Africa, staying there until his failing health brought him home to the UK in 2008.

George contacted the Fund for financial support as his children were having to top up his income each month. Our Advice and Advocacy Service discovered George was eligible for benefits he wasn’t claiming. George said: “I am so happy and £400 a month better off. I can’t thank the Fund enough for helping me get back on my feet.”

£9.5M
SPENT ON
NEARLY 7,000
GRANTS

£574K
SPENT ON REGULAR
FINANCIAL ASSISTANCE
TO PENSIONERS TO
PROVIDE DIGNITY IN
RETIREMENT

£780K
SPENT ON GRANTS TO
HELP WITH HOUSING
COSTS

£313K
SPENT ON FUNERAL
EXPENSES

£1.6M
IDENTIFIED IN
UNCLAIMED BENEFITS
AND **£53K** IN ONE-OFF
LUMP SUM PAYMENTS



“It was such a relief when the Fund said they could help.”

SUPPORTING A FAMILY THROUGH ILLNESS

To be told one of your children has a life-limiting, degenerative disease is heart-breaking. To be told twice is beyond comprehension. But this is what Gary Coates, who served as an RAF Hercules Air Engineer for 12 years, and his wife Katherine faced when both their children developed Kufs disease.

Until their late teens Tom and Sarah were looking forward to a bright future. Then life changed. Katherine explained: “Tom developed epileptic seizures in his early 20s and then had further symptoms of dementia and incontinence. For Sarah, the diagnosis was harder to take as she was slightly older, she had a job and had got married.”

Life took another cruel turn when Katherine suffered a stroke and was unable to work. Facing severe financial difficulty, the family asked the Fund for help. “It was such a relief when the Fund said they could help. Initially they became our mortgage provider and bought equipment so we could provide all their care at home. More recently they have provided a grant of £26K towards a purpose-built bedroom extension,” said Katherine.

Tragically, Tom passed away in April 2020. Katherine said: “It’s thanks to the Fund we were able to keep Tom at home when he fell seriously ill. Without the mobility aids they provided we couldn’t have kept him here surrounded by his family.”



TOPPING UP A PENSION

After losing her husband, 96-year-old Louisa Hovell, who served in the RAF in the Second World War, was finding it hard to get by on her state pension.

Louisa got in touch with the Fund, and now receives a small weekly top-up. After a lifetime of never asking for help, support from the Fund was hard to accept at first.

She said: “I don’t suppose I would have got in touch with them years ago, because pride is painful, you know. I’m so overwhelmed, I can’t thank the Fund enough. It’s helped me enormously, especially with the heating bills. I couldn’t believe the difference. Now if anything goes wrong in the house, I know I have that little extra for security.”

“I’m so overwhelmed, I can’t thank the Fund enough.”

SUPPORTING SERVING PERSONNEL AND THEIR FAMILIES

Alongside being there for the veterans who need us, we also strongly focus on supporting currently serving RAF personnel and their families. In 2019 we spent £7.2M (24% more than in 2018) to support serving personnel and help improve life on RAF stations nationwide.

“As a busy operational station, to know that the Fund is here for us – for serving personnel and for their families – is heartening. Be that emotional, mental or financial support, it all makes such a difference to everyday life.”

Group Captain Nick Knight,
Station Commander RAF Odiham



£6.4M AWARDED TO RAF STATIONS

33%
UP ON
2018

INCLUDING **£1.5M** TO ACQUIRE NEW PROPERTIES FOR INJURED AIRMEN AND WOMEN AND **£545K** TO FUND STATION-WIDE SERVICES





£300K FOR NEW PLAYPARKS AT RAF WITTERING

We want to give children of RAF personnel the best possible facilities to play, learn and have fun. This year we spent £300K funding the redevelopment of three playparks in Wittering village, close to RAF Wittering, for children from service families to use. Children from the village helped design the parks, which were opened by Her Royal Highness, The Countess of Wessex in April.

“These new parks are wonderful, and they can be enjoyed by all the young people who live in Wittering.”

Group Captain Tony Keeling, Station Commander, RAF Wittering

NEW PHYSIOTHERAPY AND REHABILITATION EQUIPMENT

We spent £20K to provide equipment for RAF Northolt’s new Primary Care Rehabilitation Facility in 2019. The facility was opened in June and provides critical physiotherapy and exercise rehabilitation services to injured personnel at the station, improving health, wellbeing and morale.

“The health and wellbeing of our serving personnel is of utmost importance, so we were thrilled to have been able to support RAF Northolt in the completion of this project,” said Damian Pinel, RAF Projects Manager at the Fund.



TACKLING LONELINESS AND ISOLATION

With frequent moves between postings, and deployments overseas, we know life in the RAF can be lonely. In October, our four new Social Engagement Workers started at RAF Odiham, RAF Leeming, RAF Lossiemouth and RAF Honington, aiming to help personnel and their families overcome loneliness and isolation.

Veronica ‘Vron’ Young is leading the two-year pilot scheme at RAF Lossiemouth. She said: “As someone who’s experienced first-hand all the challenges that come with marrying into the services, moving away from home and your family and friends, I feel naturally drawn to help improve the support for families and serving personnel.

“I am enjoying working with the Welfare and Community Support team at RAF Lossiemouth to help break down barriers that are causing serving personnel or their family members to feel isolated or excluded.”



“I feel naturally drawn to help improve the support for families and serving personnel.”

SUPPORTING THE RAF FAMILY WORLDWIDE

We are here for RAF Family members no matter where they live. From Chile to Zimbabwe, Canada to South Africa, our support reaches far and wide. In 2019, we spent £684K in 31 countries, honouring our commitment to support RAF veterans when they are most in need, wherever they are in the world.

27%
UP ON
2018

£684K
SPENT IN
31 COUNTRIES



SUPPORTING MARGARET IN AUSTRALIA

Margaret Wilson is thought to be one of the last surviving Flying Nightingale nurses who served during the Second World War. Now 98, Margaret was assigned to fly across the Channel, tending to wounded servicemen and accompanying returning prisoners of war.

Margaret left the RAF at the end of the war and in 1968 emigrated to Australia. Now in her twilight years, she turned to the Fund when her finances became stretched by care costs.

Her son Clive said: "The Fund's support has taken a burden off her shoulders. Before the Fund stepped in, she was living on just \$3 a week after her rent had been paid.

"Mentally, she is now a lot less stressed and more relaxed. She now has a very active life and enjoys getting out and about. I feel like her support has come full circle as my dad volunteered as a Welfare Officer for the RAF Association for many years."

// The Fund's support has taken a burden off her shoulders."

KEY AIM TWO: WELLBEING BREAKS

WE PROVIDE MUCH-NEEDED RESPITE AND HOLIDAY BREAKS

When life gets difficult, a break away from home can help enormously. It can make all the difference in being able to carry on and cope. We provide low-cost wellbeing breaks for members of the RAF Family who are isolated or lonely, or who need a break from stresses such as caring responsibilities, bereavement or having a family member deployed abroad.

WE ACHIEVED THIS THROUGH:

- Subsidised holidays and respite breaks at Princess Marina House, our flagship respite and care centre on the south coast
- Our National Wellbeing Breaks and Disabled Holiday Trust services, offering the RAF Family breaks across the UK and abroad
- Our Respite at Home service
- Our Daily Lunch Club at Princess Marina House.



“I knew what the Fund did, but I never would have thought of it for myself.”

HOW WE HELPED MICHELLE

Flight Sergeant Michelle Crolla, who works as an Engineer at RAF Halton, has always been close to her 22-year-old nephew Callum. So, when he fell ill with kidney failure, he relied on her.

The family went through a rollercoaster of worry. Callum started to deteriorate and needed a heart operation, which sadly went wrong, leaving him very ill. But thankfully, after four weeks in a coma, he started making progress. After four months, he was able to go home.

With Callum out of danger, a grant allowed Michelle and her wife and son to enjoy a week away at Church Farm Haven Holiday Park in West Sussex, reconnecting after such a stressful time.

Michelle said: “I knew what the Fund did, but I never would have thought of it for myself. If you’re going through a tough time, get in touch. They can help, even if they can’t solve the problem, they can help make it a little easier to bear.”

£3.6M
SPENT ON
RESPITE AND
CARE SERVICES
AND WELLBEING
BREAKS

28%
UP ON
2018

£98K
SPENT ON RESPITE
AT HOME SERVICES

1,600+
PEOPLE STAYED AT
PRINCESS MARINA
HOUSE RECEIVING
RESPITE AND CARE
SUPPORT

99%
OF GUESTS RATED
THEIR STAY AT PRINCESS
MARINA HOUSE AS
‘EXCELLENT’ OR
‘VERY GOOD’

338
PEOPLE ATTENDED
THE DAILY LUNCH
CLUB AT PRINCESS
MARINA HOUSE



50 YEARS OF PRINCESS MARINA HOUSE

Princess Marina House celebrated 50 years of providing respite, care and breaks for the RAF Family with a special party in September.

General Manager Tania Carter said: "Our centenary street party has been a wonderful way to involve our guests in the centenary celebrations of the Fund. Princess Marina House is a very special place where people can relax and enjoy themselves allowing them to forget their daily troubles and be thoroughly spoilt."

// Princess Marina House is a very special place."

Sadly, we permanently closed Princess Marina House in July 2020.

Research had shown that visitor numbers were likely to decline, so we were already considering the centre's viability when Covid-19 hit. With most of our guests in the vulnerable category, it was unlikely the centre would reopen before mid-2021, so we took the difficult decision to close for good. We're now looking at alternative ways to support veterans.

A BREAK TO RECOVER FROM A MENTAL HEALTH CRISIS

Since leaving the RAF in 2004, Matt Neve has battled with post-traumatic stress disorder stemming from his tour of Iraq. As an RAF driver he was involved with the repatriation of injured servicemen and women and those killed in action.

Coming to terms with his experiences has been a long journey. In 2019 we were able to help Matt, his wife Zoe and his daughters with a break at our seaside cottages.

Matt said: "I had gone through a rough time and had been suicidal. I was beginning to get on the mend so we decided to go away as a family.

"The cottage was absolutely amazing, everyone was so welcoming. This break wouldn't have happened without the Fund because we wouldn't have been able to afford it. The Fund is incredible – whenever I need them they are there."



HOLIDAYS FOR RAF FAMILY MEMBERS WITH DISABILITIES

Alan White served for five years in the RAF fire service before an accident left him with a broken neck, ending his career. Now a wheelchair user, getting away for a break gives Alan and his wife June time to relax and recuperate.

The RAF Disabled Holiday Trust, which we manage, makes this possible, offering holidays at disabled-friendly accommodation in the UK and abroad.

Alan said: "Staying in RAF Disabled Holiday Trust accommodation takes away the stress of going away. You know everything has been done, you have all you need, and you can arrive and start enjoying your holiday when you step through the door. You don't have to worry about checking things, like is the bathroom going to be large enough for my needs."

// Staying in RAF Disabled Holiday Trust accommodation takes away the stress of going away."



KEY AIM THREE: FAMILY AND RELATIONSHIPS

WE MAKE LIFE BETTER FOR FAMILIES, CHILDREN AND YOUNG PEOPLE

Life in the RAF can be hard. Frequently moving between postings, deployments overseas and lots of training away from home inevitably put pressure on relationships.

We offer a whole range of support to help families with these challenges, keeping them together, building communities, enhancing morale and wellbeing – and ultimately making RAF personnel happier and more efficient at work.

WE ACHIEVE THIS THROUGH:

- Building Stronger Families, our free online course to help serving personnel and their partners navigate relationships and family life
- Relationship counselling and mediation via our partnership with Relate
- Our Airplay and Ben Clubs, which provide stimulating activities for children and young people on RAF stations
- Creating and improving facilities for children and young people
- Thrive, our pilot workshops for partners of serving RAF personnel to improve their wellbeing, resilience and employability.



“It was quite overwhelming to know that support was there.”

HOW WE HELPED CAROLINE

Caroline was just seven when she was diagnosed with a stage four tumour in her head, millimetres from her brain. She needed proton beam radiotherapy in the US, and we were there to help fund her family's 10-week stay in America and multiple hospital trips over a nine-month period.

Caroline's dad, Squadron Leader Michael Brown, has been in the RAF for 25 years and is based at RAF Boulmer. While the NHS funded the family's treatment and accommodation, we gave them a grant so they didn't have to struggle while abroad and could ease the strain by taking day trips when Caroline was well enough. It also helped provide additional food when treatment left her struggling to eat normally.

Caroline's mum Lucy said: “We received incredible benefit from the grant. It felt like a huge security blanket. I can't thank the Fund enough.” Caroline is now in remission and enjoying being back at school.

£250K
AWARDED TO IMPROVE AND CREATE CHILD AND YOUTH FACILITIES ON RAF STATIONS

2,700+
CHILDREN AND YOUNG PEOPLE TOOK PART IN EXCITING, SUPERVISED ACTIVITIES THROUGH OUR AIRPLAY AND BEN CLUBS AT A COST OF **£1.4M**

26,000+
PEOPLE ENJOYED FAMILIES' DAYS WE FUNDED

ALMOST **1,200** PEOPLE RECEIVED RELATIONSHIP SUPPORT

43%
UP ON
2018

IMPROVING MENTAL WELLBEING FOR AN RAF SPOUSE

Like many people, RAF spouse Charlie Whitford has struggled with her mental health. "The RAF life wasn't one I chose for myself when my husband and I married," she said. "I found it difficult to adjust to a lifestyle I hadn't envisaged for myself. We are constantly moving around. I don't stay anywhere long enough to form meaningful friendships."

In 2019, Charlie joined our new Thrive workshops, which help partners of people in the RAF to improve their self-esteem, resilience and employability.

"I'm still using some of the coping mechanisms we were shown - I've even got my children involved. Every morning we list three things we are grateful for and every day I make my bed, because even if the rest of the day is a write-off at least I have achieved something."

"I found the whole course really useful and would like to thank the Fund for supporting us in this way."

“ I found the whole course really useful.”



AIRPLAY: A SAFE HAVEN FROM BULLIES

Brenda Gillian introduced her granddaughter Amelia-Rose, 11, to our Airplay youth club group at RAF Wyton so she could have fun. But when alopecia robbed Amelia-Rose of her hair, the club became a safe haven from the bullies who made her life a misery.

Brenda explained: "Amelia wears a wig to school because she's bullied. The bullying devastates her confidence. But Airplay is a place where no-one judges her. It's a place of great fun, there is always laughter and lots of activities going on. We go there and are always greeted with a smile. Without Airplay, Amelia's mental state would not be as good as it is."

Amelia added: "I find the Airplay youth club fun. I am always excited to go there and no-one asks about my hair!"

“ Airplay is a place where no-one judges her. It's a place of great fun.”

KEY AIM FOUR: EMOTIONAL WELLBEING

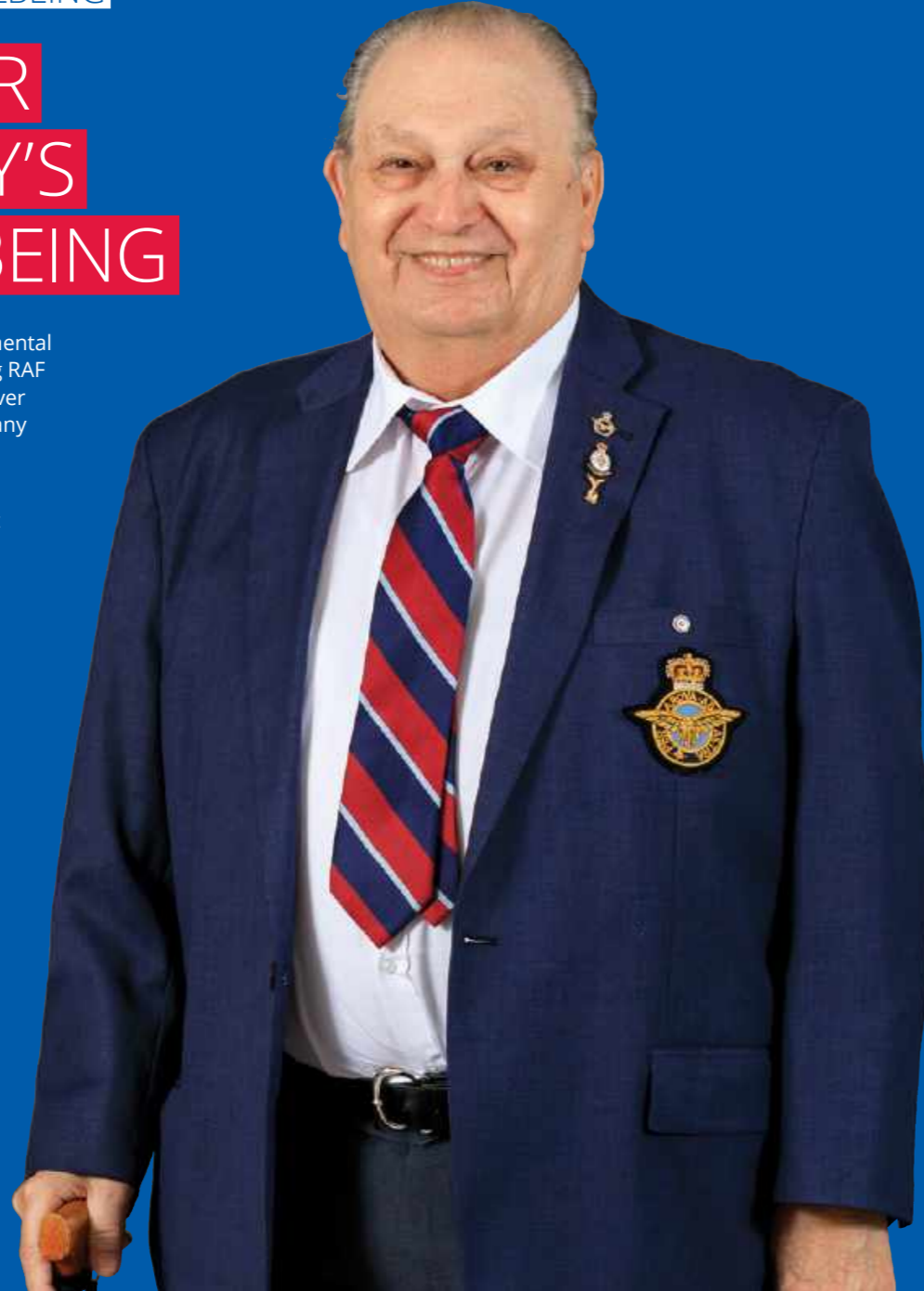
WE LOOK AFTER THE RAF FAMILY'S MENTAL WELLBEING

Deployment, separation and frequent moves make mental wellbeing one of the biggest challenges facing serving RAF personnel and their families. We also estimate that over 85,000 veterans and their partners feel lonely and many simply don't know where to turn to for help.

We support the RAF Family to improve their mental health and wellbeing, offering them a range of expert services and ways to connect. In 2019, we grew our services substantially.

WE ACHIEVE THIS THROUGH:

- Funding subscriptions for serving personnel to the mindfulness app Headspace, providing a practical way to reduce stress
- Our Listening and Counselling Service, which supports people struggling with anxiety, low self-esteem, depression and stress
- Our weekly Telephone Friendship Groups, which help older people connect
- Bereavement support.



“I look forward to my weekly calls and I wouldn't miss them for the world.”

HOW WE HELPED REG

Reg Lawrence, 87, served in the RAF from 1951 to 1954. He is now a proud member of one of the Fund's Telephone Friendship Groups. At the same time each week, he joins in a call with up to six other members of the RAF Family, facilitated by a trained volunteer, all from the comfort of his own home.

Reg said: “I am alone now, no family, no children, and I just needed someone to talk to. I look forward to my weekly calls and I wouldn't miss them for the world. I get a great deal of satisfaction from them and look forward to the conversation.

“Each one of us has a story to tell. We talk about all kinds of things, from travel and service life, to politics and what's in the news. I would be most disappointed if it ever were to end.”

£528K
SPENT ON
EMOTIONAL
AND MENTAL
WELLBEING
PROGRAMMES

72%
UP ON
2018

700+
PEOPLE HELPED BY
OUR LISTENING AND
COUNSELLING SERVICE

60
PEOPLE TOOK PART
IN OUR TELEPHONE
FRIENDSHIP GROUPS

90%
OF THOSE IN
A TELEPHONE
FRIENDSHIP GROUP
SAID THEIR OVERALL
HAPPINESS HAD
IMPROVED

3,000+
SERVING RAF
PERSONNEL SIGNED
UP TO USE THE
MINDFULNESS APP
HEADSPACE



REDUCING STRESS THROUGH MINDFULNESS

In 2019, we paid subscriptions for more than 3,000 serving RAF personnel to use the Headspace mindfulness app, giving them a practical way to reduce stress and improve their wellbeing.

One of those was Flight Sergeant Ken Gray, based at RAF Valley. Ken had suffered with insomnia for years – but Headspace changed that. He said: “For me it is the washing machine effect in your head that makes it really difficult to get to sleep and to stay asleep. Added to that, I’m then getting up for work feeling and looking tired.

“The first night I tried Headspace, I slept twice as long as I had in the last six to eight months. The app helps you focus on your breathing and then a particular part of your body and helps to quieten the thoughts like ‘where is my next posting, what is the dog up to’.”

“The first night I tried Headspace, I slept twice as long as I had in the last six to eight months.”



SUPPORT THROUGH BEREAVEMENT, DEPRESSION AND PANIC ATTACKS

The loss of several loved ones in a short space of time left Mark Cunningham feeling depressed and suffering from panic attacks. We were there to help.

Mark, who works for the Military Aviation Authority, said: “I’ve been serving in the RAF for 24 years, and had always known about the incredible support the RAF Benevolent Fund gives to servicemen and women but until last year I hadn’t needed to call on them.

“It was a complete relief when I contacted the Fund and they directed me to their Listening and Counselling Service, where I was given 12 counselling sessions. They gave me the opportunity to talk about my experiences and the people I had lost and come to terms with that.

“My daughter and wife have seen the positive impact counselling had for me and have also been for some sessions. Now I am on the road to recovery. I think the support networks the RAF have are first class.”

“They gave me the opportunity to talk about my experiences and the people I had lost.”

KEY AIM FIVE: INDEPENDENT LIVING

WE SUPPORT RAF FAMILY MEMBERS TO LIVE INDEPENDENTLY AND WITH DIGNITY

Being in the RAF teaches you to be proud and self-reliant. So losing independence due to disability, injury or advancing years can hit RAF Family members particularly hard. Finding ways to ease this is incredibly important for emotional and mental wellbeing.

We are there to enable people to live full lives independently and happily in their homes for as long as possible. We can also help with care home fees, so RAF Family members can live in a better standard of home, closer to family and have dignity in retirement.

WE ACHIEVE THIS THROUGH:

- Grants for disability, mobility and care equipment
- Financial support for housing adaptations
- Grants to pay for care and help at home
- Payments towards care home costs.



Image supplied by SSAFA

“It was really terrible before the Fund stepped in.”

HOW WE HELPED LEROY

Even though he was sleeping in his dining room and washing at a downstairs utility room sink, veteran Leroy Francis was still reluctant to ask for help. But when he did, it was life-changing.

Former RAF Sergeant Leroy, who enjoyed a 28-year career as a Weapons Systems Engineer, struggled for months until we stepped in, following a multiple sclerosis relapse which left him with severe weakness.

Leroy said: “The Fund was amazing. They put in a stairlift, assisted in the conversion of my bathroom into a wet room and provided a recliner armchair, new double bed and support with my care needs. It has made a huge difference to my life.

“It was really terrible before the Fund stepped in. Their support has given me that independence, that ability to have some kind of normal life and focus on getting myself to where I need to be.”

£5.6M
AWARDED TO PROVIDE AND ADAPT HOUSING

£2.1M
AWARDED TO PAY FOR MOBILITY AIDS AND DISABILITY EQUIPMENT

30%
UP ON
2018

£115K
SPENT ON CARE AND HELP AT HOME

£504K
SPENT TO TOP UP CARE HOME FEES

98%
SAID THEIR PROPERTY REPAIR OR ADAPTATION IMPROVED THEIR DAY-TO-DAY LIFE



// The installation has greatly improved my wife's quality of life."

IMPROVING LIVES WITH A NEW BATHROOM

Sometimes it's the simple things that can make the biggest difference. For Brian and Anne Payne, this came in the form of a new bathroom.

We funded the conversion of their bath into a walk-in shower to allow 80-year-old Anne to wash with dignity and remain at home for longer. Anne has dementia, affecting her memory and mobility, and Brian, 84, is her main carer.

Brian said: "The installation has greatly improved my wife's quality of life – and I enjoy it too. Before the Fund stepped in to help, bathing was extremely difficult for Anne. We have been married for 58 years and in all that time she has enjoyed a bath.

"I am still amazed that just two years' National Service some 60 years ago has warranted such a sum being awarded. Thank you so very, very much."

MAKING COOKING EASIER WITH A NEW KITCHEN

Second World War RAF veteran Jack Watson, 96, struggles with his mobility, and was finding it difficult to cook for himself in a kitchen that wasn't set up to meet his needs. After a friend heard about our centenary campaign, he got in touch and we were able to refurbish Jack's kitchen so he could manage better and live independently.

"Before the new kitchen it was quite difficult as I couldn't use my stick when I was bending down to get to the oven. Sometimes I had to call my daughter," Jack explained.

"It is so much easier now. I have an eye-level oven with a sliding door so it's easier to get stuff in and out, and the drawer and cupboard space is phenomenal.

"I knew about the RAF Benevolent Fund but I wouldn't have thought of asking before. I hadn't realised just how much you do to support veterans."

// I hadn't realised just how much you do to support veterans."



ALLOWING RON TO LIVE INDEPENDENTLY

Ron Finch was just 18 when in 1945, in the final months of the Second World War, he was conscripted into the RAF. He served in the Military Transport section for three years before he was demobbed.

More than 70 years later the Fund stepped in to make sure Ron can stay in his own home with his wife Pauline. We provided a stairlift and wetroom, as Ron's advancing years mean he is now unstable on his feet.

"The support I've had has been life-changing and it reminds you that you never leave the RAF Family," said Ron, who was the face of our 'Join the Search. Change a Life' centenary campaign.



KEY AIM SIX: TRANSITION

WE MAKE MOVING INTO CIVILIAN LIFE EASIER

Leaving the RAF and transitioning back into life as a civilian is a huge, often stressful, change. From finding a new, fulfilling job to resettling in another area, it can be challenging for many. For those who had to leave the Service suddenly and with no time to plan, perhaps following a medical discharge or other unforeseen event, it can be a particular shock.

We provide a wide range of support to help RAF personnel retrain and resettle.

WE ACHIEVE THIS THROUGH:

- Grants to pay for retraining
- Grants to help wounded, injured or sick personnel leaving the RAF
- Providing and adapting housing
- Awards to support young people's education following the death or injury in service of a parent.



“The Fund is incredible, whenever we need it.”

HOW WE HELPED ROB

In 2016, Corporal Rob Bugden, aged just 31, was involved in a parachute accident while on exercise. He is now tetraplegic and has complex care needs.

The Fund was there for Rob from the beginning, as he transitioned into civilian life. We purchased a property suitable for his needs and adapted it to make it his home for life.

Rob said: “Without the Fund, there is no way I would have been able to get everything I needed to live comfortably. Everything in my house was tailored to exactly what I needed.

“Trying to put what the Fund does for the RAF into words is really difficult. The Fund is incredible, whenever we need it. Without it thousands of people would not be able to live their lives like they do. Without it, I would not be able to live independently.”

£93K
AWARDED TO HELP RAF FAMILY MEMBERS RETRAIN

£48K
SPENT ON GRANTS TO SUPPORT WOUNDED, INJURED OR SICK PERSONNEL LEAVING THE RAF

£211K
SPENT ON EDUCATION GRANTS TO YOUNG PEOPLE

5
HOUSES BOUGHT AND ADAPTED BY OUR HOUSING TRUST

22
UNIVERSITY SCHOLARSHIPS AWARDED

COVERING COSTS AFTER AN INJURY

In 2011, former RAF Senior Aircraftman Luke Wigman was blown up by an IED in Afghanistan. He needed 12 months of intensive hospital treatment and rehabilitation to help him walk again.

Luke was medically discharged in 2013, and faced the daunting prospect of finding a new career. To support him we paid for an advanced driving course, which helped when he went on to train as an Emergency Care Assistant for East Midlands Ambulance Service.

Last year Luke returned to hospital to have part of his leg rebuilt and re-skinrafted. Unfortunately, Luke's leg became infected. What should have taken six weeks resulted in six months of treatment and rehabilitation. We again supported Luke with a grant to cover costs so his wife Nikki could visit him.

Luke said: "Because the recovery was much longer it took its toll on me mentally, physically and emotionally. It wasn't until the Fund stepped in that I was able to get back on track."

Now recovered, in early 2020 Luke took on the World Marathon Challenge, amazingly running seven marathons on seven continents in seven days to raise money for the Fund.

“It wasn't until the Fund stepped in that I was able to get back on track.”



WORKING FOR THE FUND AFTER MEDICAL DISCHARGE

When former RAF Aircraft Engineer David Rose was discharged on medical grounds in 2018, he felt adrift and uncertain about what the future held.

A fractured collarbone had left him with partial paralysis in his arm. The Fund gave David a grant to adapt his car so he could continue to drive, and a recumbent trike, so he could continue to cycle. "These helped me to adapt to my new circumstances and grow despite my disability," he said.

In 2019, David joined the Fund as our new Social Engagement Worker at RAF Honington, working with RAF personnel and their families on the base to get them involved in social activities, combatting loneliness and isolation. As part of a two-year pilot programme, we have Social Engagement Workers at three other bases too.

David said: "My work has definitely made a difference to the lives of people I've worked with. Everyone has given positive feedback."

“My work has definitely made a difference to the lives of people I've worked with.”

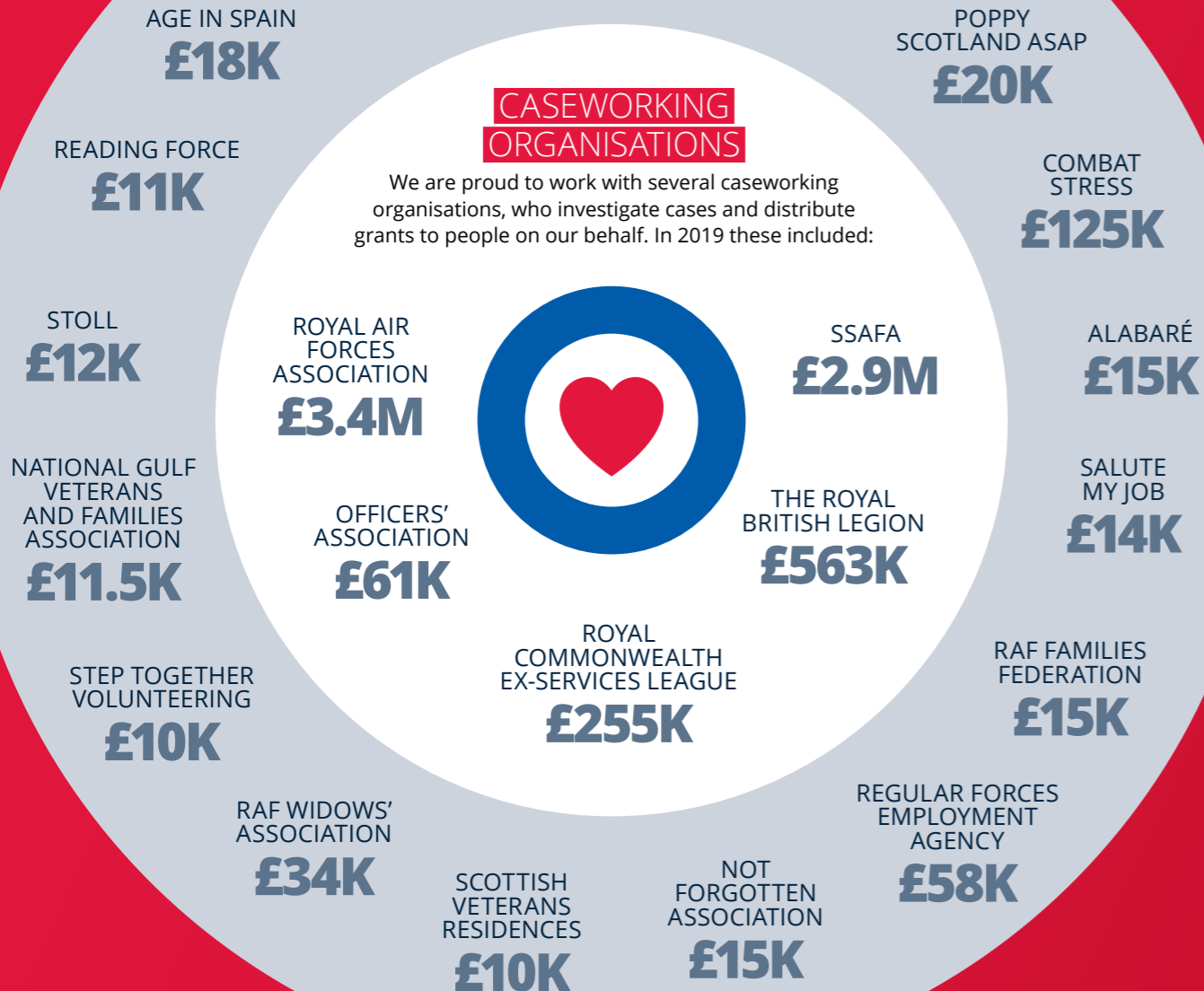


WORKING IN PARTNERSHIP

Every year we give grants to charities and other organisations to provide direct and targeted assistance to the RAF Family. We gave **£875K** in 2019 to organisations including:

CASEWORKING ORGANISATIONS

We are proud to work with several caseworking organisations, who investigate cases and distribute grants to people on our behalf. In 2019 these included:



SUPPORTING VETERANS FACING HOMELESSNESS

Alabaré's Homes for Veterans provide supported accommodation to British Armed Forces veterans, including many from the RAF, who are homeless or at risk of becoming homeless. In 2019 we supported the charity's important work with a £15K grant.

Alabaré's Plymouth home recently celebrated its 10-year anniversary. David is one of the RAF veterans the home in Plymouth has helped. He said: "I completed tours of Northern Ireland and the first Gulf War. My problems started when I left the RAF and came home. Civilian life felt alien to me; nothing made sense. I was made redundant from my job and I was struggling with depression. My wife didn't understand and in the end we split up. I had nowhere to go, so I slept in the car.

"I can't describe the relief of not having to sleep another night in that car, alone and suicidal. No one should ever have to face that. I am so grateful for the help I have been given. I've still got a long way to go, but I know I will make it."

Staff at Alabaré's Plymouth home for veterans who are homeless or at risk of losing their homes

FUNDRAISING HIGHLIGHTS

Raising an amazing £15.9M in 2019 to support members of the RAF Family was entirely due to the generosity and efforts of our wonderful supporters. In 2019, we were able to help more than 71,700 members of the RAF Family thanks to that support.

We are privileged to have an incredible group of supporters, including loyal businesses and their employees, charitable foundations and generous individuals, who give to us and fundraise for us year on year through some unique means.

We were also delighted with the willingness of a group of business leaders, entrepreneurs and philanthropists to pull together as part of our newly established Centenary Campaign Advisory Board. In their first year the Advisory Board succeeded in helping to deliver significant contributions in support of our centenary campaign and fundraising efforts. We are proud to have their sustained engagement and guidance for the remainder of the campaign.



“I wanted to do something that was arduous and represented the struggle that people who suffer from baby loss go through.”

HOW TOM HELPED THE FUND

Flight Lieutenant Tom Mountney completed the 450-mile Three Peaks Challenge ultra-marathon in September 2019, raising more than £12K for the Fund after he and his wife Anna went through several miscarriages.

He said: “I wanted to do something that was arduous and represented the struggle that people who suffer from baby loss go through. This tragic experience has been a huge mental challenge for me, which is exactly the same as running this ultra-marathon: you have to break it down and take it one step at a time.”

£15.9M
TOTAL RAISED

4%
UP ON
2018

£3.3M
RECEIVED IN DONATIONS
FROM THE PUBLIC

£10.1M
RECEIVED FROM GIFTS
IN WILLS

18%
UP ON
2018

£1.5M
RECEIVED FROM THE
RAF'S SERVICE DAY'S PAY
GIVING SCHEME

£457K
DONATED THROUGH
FUNDRAISING EVENTS

£500K
RECEIVED FROM RAF100
APPEAL

A LASTING LEGACY

Gifts in Wills are the single largest form of income for the Fund, raising £10.1M this year. Our commitment that no member of the RAF Family will ever face adversity alone is largely possible because of these gifts. In 2019 we were extremely grateful to receive 250 new gifts in Wills.

THE BEAUJOLAIS RUN

We were delighted in 2019 to partner with The Beaujolais Run® to raise money for the Fund. It's an annual motoring and lifestyle event that sees 'Runners' take on navigational challenges in France's wine and Champagne regions. Each year the Run has a different theme and 2019's was The Great Escape, paying homage to the RAF personnel involved at POW camp Stalag Luft III. One of the 'Runners' was Eirllys Greenough, who took part to thank the Fund for our support after her husband and two children died in a house fire at RAF Akrotiri in 2007.



ARCH TO ARC

Simon and Daniel Maughan raised £5K for the Fund through a unique challenge. In 1959 their grandfather Air Vice-Marshal Charles Maughan flew from Marble Arch in London to the Arc de Triomphe in Paris in just 40 minutes and 44 seconds to mark the 50th anniversary of the 1909 Blériot flight from Calais to Dover. In 2019, Simon and Daniel repeated the feat on bikes. Simon said: "My grandfather loved a challenge, he was a very active person so he would have loved what we have done. The RAF Benevolent Fund is a very special charity and I am honoured to be paying tribute to my grandfather by fundraising for them."



OUR CAROL CONCERT

Iron Maiden lead singer Bruce Dickinson and Stanley Johnson, father of Prime Minister Boris Johnson and son of Flight Lieutenant Wilfred Johnson DFC, joined the congregation at our annual Carol Concert in December at the Central Church of the Royal Air Force, St Clement Danes in London. Our Centenary Carol Concert included readings from Bruce, Stanley, RAF personnel and RAF Benevolent Fund Ambassadors, and musical accompaniment from the RAF Salon Orchestra. The concert raised over £15.4K to support our work.

SPICY PIPER

RAF Brize Norton bagpiper Mark Bisset – AKA 'the Spicy Piper' – raised over £11K for the Fund, all by playing his bagpipes and asking for donations in local pubs and at events. He won our 'Above and Beyond' award at our annual awards ceremony in June.





MARHAM SKYDIVE

Thirty of our brave supporters jumped out of a plane at 13,000 ft at RAF Marham in March, raising £6K for the Fund. Ex-RAF Aircraft Engineer Matt Hubbard, who took part, said: "This event was my way of doing something beyond the ordinary to mark the RAF Benevolent Fund centenary."



OXFORD HALF MARATHON

Forty-four fundraisers took part in the Oxford Half 2019 on our behalf, collectively battling through torrential rain to raise almost £4K. Among the participants was RAF Benevolent Fund Ambassador Corporal Rob Bugden, who we supported after an accident left him tetraplegic (see page 37 for Rob's full story). Rob, who pushed his way around the 13.1-mile course in his wheelchair, said: "The Fund were there for me from the very beginning, so it feels great to be giving something back."

Heather Kemp, RAF Benevolent Fund Regional Fundraiser, added: "It was wonderful to see so many of our supporters taking part – especially given the heavy rain!"

THANKING OUR DONORS

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THE BANHAM FOUNDATION

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THE JORON CHARITABLE TRUST

THE LORD MAYOR'S BIG CURRY LUNCH COMMITTEE

THE MACROBERT TRUST

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THE ROYAL EDINBURGH MILITARY TATTOO

THE SISTERS OF ST JOSEPH OF THE APPARITION ON BEHALF OF THE LEEMING FUND

TREGOTHNAN TEA

WIMBLEDON FOUNDATION

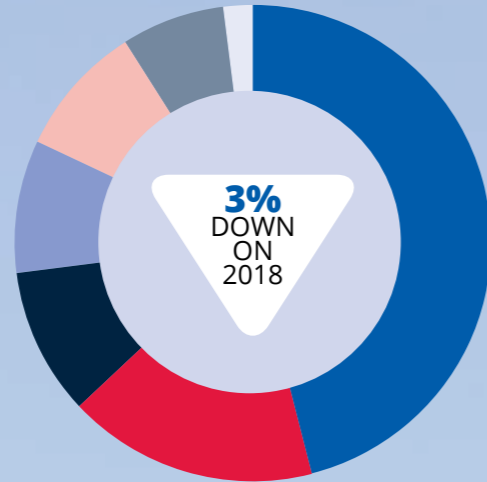
WINDSWEPT BREWERY CO

SUPPORT FROM THE SERVING RAF

Those who serve in the RAF have always looked after their own. More than 70% of the serving RAF make a monthly gift to the Fund through the Service Day's Pay Giving Scheme. This came to £1.5M in 2019, a testament to how valuable members of the RAF consider the Fund to be.

FINANCIAL HIGHLIGHTS

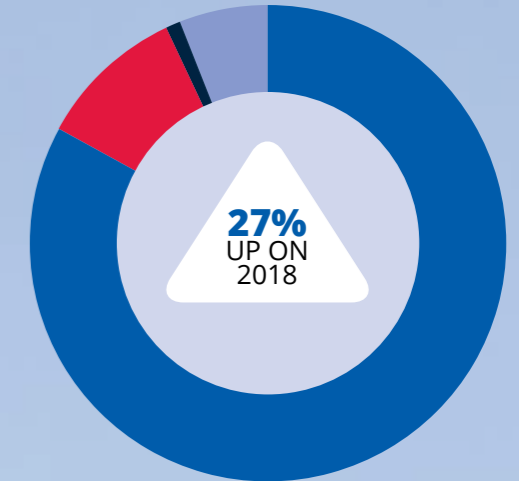
TOTAL INCOME
£21.9M
(2018: £22.5M)



- Legacies: £10.1M/46%**
(2018: £8.5M/38%)
- Donations: £3.3M/15%**
(2018: £4.5M/20%)
- Investment income: £2.7M/12%**
(2018: £3.4M/15%)
- Charitable activities: £1.8M/9%**
(2018: £1.9M/8%)
- Other income: £2.0M/9%**
(2018: £1.9M/8%)
- Service Day's Pay Giving Scheme: £1.5M/7%**
(2018: £1.5M/7%)
- Other trading activities: £0.5M/2%**
(2018: £0.8M/4%)

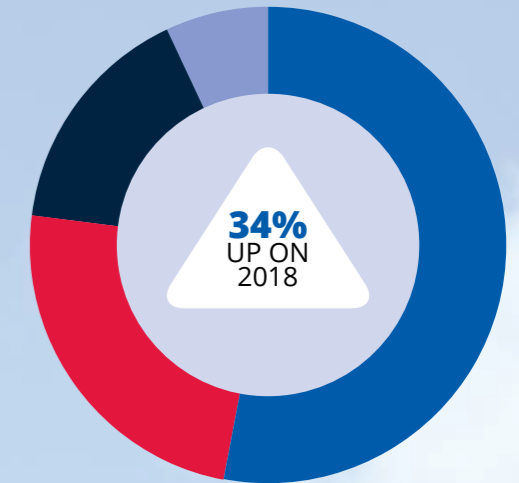


TOTAL EXPENDITURE
£33.9M
(2018: £26.6M)



- Charitable activities: £28.2M/83%**
(2018: £20.9M/79%)
- Direct fundraising: £3.5M/10%**
(2018: £3.4M/13%)
- Investment fees: £0.4M/1%**
(2018: £0.4M/1%)
- Other costs: £1.8M/6%**
(2018: £1.9M/7%)

CHARITABLE EXPENDITURE
£28.2M
(2018: £20.9M)



- Direct support to individuals: £14.9M/53%**
(2018: £10.2M/49%)
- Welfare programmes and grants: £6.6M/24%**
(2018: £4.7M/22%)
- Respite care: £4.5M/16%**
(2018: £3.5M/17%)
- Housing Trust support: £2.2M/7%**
(2018: £2.5M/12%)

STANDING SIDE BY SIDE WITH THE RAF FAMILY IN 2020 AND BEYOND

2020 will be a challenging year. But we have bold plans to build on our 2019 successes, and help the RAF Family members who need us most.

The first airman we ever helped needed his boots resoled so he could work when he was discharged. From supporting him in 1919 to spending £28.2M helping 71,700 members of the RAF Family today, we have come a long way. However, our principles haven't changed. We are always there for veterans, serving personnel and their families in their time of need – whatever life throws at them.

That includes the Covid-19 pandemic, which has made life tough not only for the RAF Family, but the whole world. We are working extremely hard to be there for everyone who needs us during these difficult times, swiftly expanding and reconfiguring our services to meet the new challenges we are all facing.

Combatting isolation has long been a key focus for us, and is even more so now. Around three quarters of the RAF Family are over 65, and many of them were experiencing loneliness before the

pandemic. Shielding and self-isolation on top has made life very difficult. We are making sure there is always someone for veterans to talk to, expanding our Telephone Friendship Groups, calling more veterans regularly to check in, and making our Community Engagement Workers available on the phone.

For RAF Family members in need of financial help, we have also made it possible to apply for grants without face-to-face contact. For RAF children, we have made £2.5K available for each RAF station to provide an activity and wellbeing pack. And to support mental wellbeing, veterans, serving personnel and their families can still access our Listening and Counselling Service. Additionally, serving personnel and their partners can access the Headspace mindfulness app.

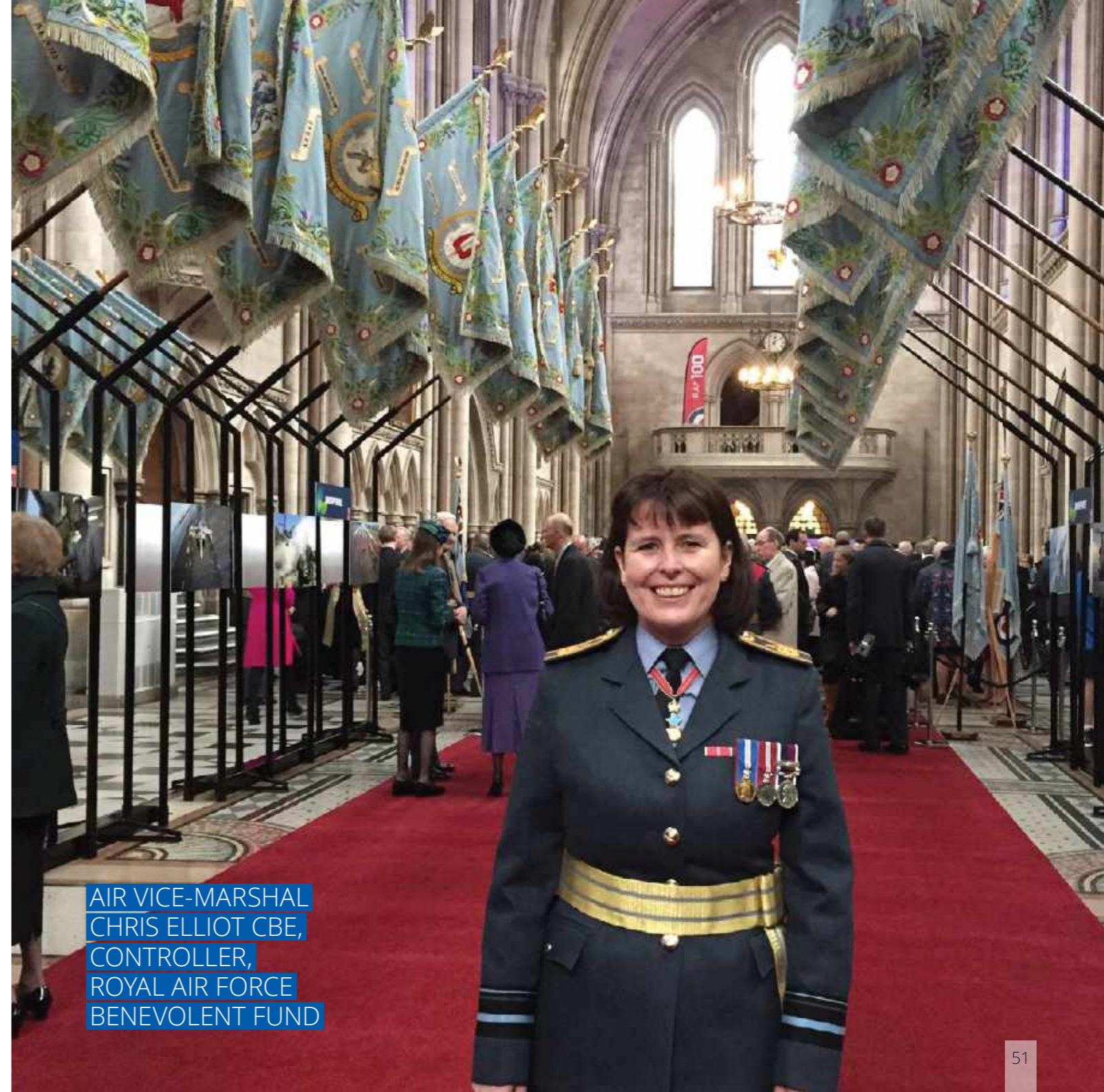
We are fighting back in every way we can, and always looking for new ways to stand shoulder to shoulder with the RAF

Family during this most difficult time. We are also still striving to keep our long-term goals of helping ever more people, and raising the funds to do so, on track. We are incredibly grateful to those who continue to support us in this tough climate.

In 2020 I am honoured to become part of an organisation I have long admired, which makes such a huge impact on lives. I look forward to working with the talented team here to overcome the challenges ahead, help every member of the RAF Family who needs us, and make the Fund stronger than ever for its next 100 years.



Air Vice-Marshal Chris Elliot CBE
Controller,
Royal Air Force Benevolent Fund



**AIR VICE-MARSHAL
CHRIS ELLIOT CBE,
CONTROLLER,
ROYAL AIR FORCE
BENEVOLENT FUND**

GET IN TOUCH

Please contact us today if you know someone who is in need of help or to request help for yourself.

FREE CALL

0300 102 1919

info@rafbf.org.uk

rafbf.org/help

Royal Air Force Benevolent Fund
67 Portland Place
London
W1B 1AR

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