

**Army
Benevolent
Fund**

Our year in review

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For Soldiers. For Life.

ISSUE 1 | 2022/23



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WELCOME

I am conscious of the privilege of being Chief Executive of the Army Benevolent Fund, which provides a lifetime of support to serving soldiers, former soldiers, and their immediate families when they are in need, such they are afforded the opportunity to avoid hardship and enjoy independence and dignity.

We are clear there is a value in service, with the vast majority of the Army family contributing meaningfully to society as a result of the values and skills developed during their service. However, the reality is a number of our people sadly fall into need. When they do, we are here to give them the necessary support so they can overcome difficulties and move forward with their lives.

Last year saw us support some 70,000 soldiers, former soldiers, and their immediate families in 45 countries around the world. In so doing, our youngest beneficiary was three months old, and the oldest was 103 years old. We really are here for all soldiers for life.

As one of the largest funders in the military charity sector, delivering £9m in benevolence last year, we provide that support through a combination of our individual grants programme, supporting the regimental and corps charities to meet the immediate needs of their people, and through making grants on behalf of the Army and its regiments and corps to other charities and organisations that provide specialist support. In both cases, our assurance system is such that every grant request is assessed rigorously to ensure it achieves the stated objectives and leads to required outcomes.

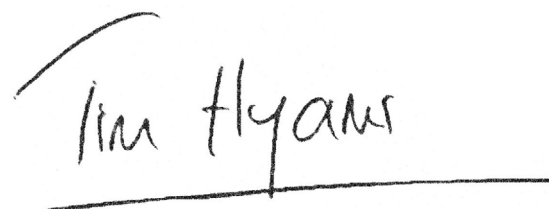
In the background, we continue to fund organisations that carry out Army-related casework and invest in the Casework Management System; this is to ensure grants are reviewed and disbursed quickly and effectively. And in a wider sense, we play a key role through collaborating with, and providing support and advice to, other military charities and organisations.

The data received this year confirms that, whilst smaller in absolute terms, the cohort we serve is younger, more diverse, will live longer, and - in line with society - will experience more complex health and social care needs. Overall, therefore, the trend is for the number of cases to reduce over time, but for the complexity, and thus cost of each case, to increase.

More immediately, grants to individuals in need are up markedly, both in number and in overall cost. We review the data regularly to understand the factors that lie beneath the headline figures, but there is little doubt the impact of the current economy will be exacerbating wider underlying causation (social isolation, housing, mental wellbeing, drink and drugs related problems, family relationship breakdown, and employment related issues).

In parallel, grants to delivery charities and organisations also are increasing, due in part to funding reductions from other organisations. When considering bids for our funding, we ensure outcomes are evidenced appropriately, and encourage collaboration across the sector to ensure the impact is coherent and long-lasting.

As a charity, we are positioning ourselves to respond to this pattern of need through implementation of our rolling 4-Year Plan, which is focused on delivery of the charity's enduring outputs through a more long-term approach. On that basis, and with the continued and generous help of our supporters, we feel well-placed to provide a lifetime of support to those that matter the most: our soldiers, former soldiers, and their immediate families.



Tim Hyams,
Chief Executive

We gave £20,000 to Reading Force to help with its core operating costs. Reading for pleasure and talking about a shared story can help service families relieve stress and cope with the pressures of operational deployment.





Carly, a beneficiary of our partner charity The Poppy Factory, which our charity funds.



The Lord Mayor's Platinum Jubilee Big Curry Lunch, Guildhall, April 2022.



Our grant of £18,000 funded special trips for former soldiers organised by the Taxi Charity for Military Veterans.



Our vision

All serving soldiers, former soldiers, and their immediate families should have the opportunity to avoid hardship and enjoy independence and dignity.

Our mission

We are the Army's national charity, giving a lifetime of support to serving soldiers, former soldiers and their immediate families when they are in need.

Our objectives

Since our formation in 1944, our objectives have been to benefit persons who are serving or who have served in the British Army, or their dependants, in any charitable way by the provision of grants, loans, gifts, pensions or otherwise. We work with former soldiers of every conflict, from the Second World War to the most recent operations, whether they live in the United Kingdom or overseas.

Our purpose



Bonny Smart, the first female winner of the Cateran Yomp, June 2022. Credit: Ed Smith

ABF overview

As the Army's national charity, the welfare of soldiers, former soldiers, and their immediate families has always been at the heart of everything we do.

Our founding purpose has remained the same since 1944: to ensure that every soldier, past, present and future, can avoid hardship and live with independence and dignity.

In the past year, we have supported around 70,000 members of the Army family in 45 countries across the globe. This has been achieved via our individual grants programme, through which we have supported 3,763 individual cases, and by providing essential funding to 74 other charities and organisations to enable them to deliver specialist services to the Army family.

In addition to these two key grants programmes, we have also funded Army-related casework and the pan-sector digital platform that enables grants to be paid out quickly and securely; and collaborated with key sector stakeholders, including the government, other charities and the Army, to ensure we are as well placed as possible to support soldiers, former soldiers, and their immediate families. By supporting us, you truly do support the whole Army family.

In 2022-23, our charitable expenditure was £9m. As one of the largest funders in the military charity sector, our aim is to ensure a complete spectrum of support to the Army family in the areas it is needed most, such as helping Army families, improving mental wellbeing, enabling independent living, caring for the elderly, training and education, and securing the provision of suitable housing.

As ever, we pride ourselves on acting immediately when help is needed and provide true through-life support, the breadth and variety of which is vast.



In 1989, Steve was badly wounded in a bomb explosion in Belfast whilst serving with The Royal Anglian Regiment. Despite having two prosthetic limbs, he became an accomplished sportsman with a talent for archery. Our charity helped fund a new ramp in his bungalow to improve his independent mobility.

3 WAYS WE PROVIDE SUPPORT



One

We make grants to individuals, through their regimental and corps charities.

Two

We make grants to other charities and organisations that deliver specialist support to soldiers, former soldiers, and their immediate families.

Three

We play a key role in the military welfare ecosystem: funding organisations that carry out Army-related casework (particularly SSAFA The Armed Forces Charity); investing in the Casework Management System (to ensure grants are reviewed and disbursed quickly); and collaborating with, and providing advice and support to, other military charities and sector organisations such as the Confederation of Service Charities (Cobseo) and Veterans Scotland.

HERE WHEN THE ARMY FAMILY NEEDS US

OUR STATS



In FY22-23 we spent **£9M** supporting **70,000** members of the Army family



The youngest person we supported was **THREE MONTHS OLD**, the eldest was **103**



We funded **74 OTHER CHARITIES** and organisations that provide support for the Army family



We have supported the British Army family in **45 COUNTRIES** all over the world



Around **12% OF THE GRANTS** we made to other charities benefited the serving Army



We spend around **£60,000 A WEEK** on grants to individuals

We are here to support the Army family through all of life's challenges, including bereavement, injury, getting back to work, elderly care, and much more besides.

Our support is truly for life. Individuals supported last year aged from three months to 103 years old.

We always adopt an integrated approach to the person or family in need of support. Sometimes, an individual in need may receive an initial grant from us, delivered through their regimental or corps charity; then be referred to a specialist charity that we have funded. They may then receive support from our other partner charities – all with assistance from us at every stage.

Throughout, we rigorously focus on their need and allocate our support accordingly across a wide range of charity partners. We give grants to support other charities both large and small, local and international, depending on our assessment of where the need is. Our grants programme is continually evolving – and all cases are based on merit, with rigorous due diligence checks on the impact of our expenditure.

Finally, and crucially, we act with speed. When we are alerted that a person or family needs help, we aim to make the relevant grant within 48 hours.

We are here for the Army family when they need us. Our support is available for soldiers at the start of their careers and continues for life – long after service is over.



SUPPORTING SSAFA THE ARMED FORCES CHARITY

Our charity has had a longstanding partnership with SSAFA since 1945 and has supported its work addressing the needs of Army personnel, veterans, and their families. We work closely with SSAFA's fantastic team of case workers who visit soldiers, veterans and their families and assess their circumstances, so we can award grants swiftly when they need our help.

Last year we were pleased to award a £230,000 grant to SSAFA towards its welfare support services and running costs of its Stepping Stone refuge home for military families, Gildea House. In 2022, Gildea House supported 41 women and children – many of them survivors of domestic abuse – 29 of whom were from Army families.

“This exceptionally generous grant from ABF will allow SSAFA The Armed Forces Charity to continue to provide vital support to current and former members of the British Army and their families. We continue to adapt our services to meet the evolving needs of our military personnel. SSAFA is proud to be able to provide that support in partnership with the ABF.”

Lieutenant General (Ret'd) Sir Andrew Gregory KBE CB DL
Controller of SSAFA

Helping Army families

We are committed to supporting the immediate families of those who have served their country.

Our support encompasses a wide spectrum of assistance, such as promoting the welfare of bereaved Army children and widowed spouses, funding respite holiday breaks for service families, and funding hospital accommodation for the families of wounded serving soldiers. We work hard to ensure Army families are empowered to overcome challenges and move forward with their lives.

As well as supporting immediate family members via our individual grants programme, we also fund numerous other charities and organisations that deliver services to help Army families on our behalf.

“OUR SMALL AND DEDICATED TEAM WORKS TO SUPPORT OUR VOLUNTEERS AND BENEFICIARIES IN THE DELIVERY OF OUR CORE MISSION, TO INCREASE WELLBEING AND CREATE A COMMUNITY TO SING, SHARE AND SUPPORT ONE ANOTHER.”

Wendy Human
Director, Military Wives Choirs



Supporting Military Wives Choirs

Our 20,000 grant to Military Wives Choirs funded its Supporting Our Hidden Community project helping the wives and partners of serving soldiers to share the challenges of military life through singing and music. The charity welcomes all women whose lives are affected by military service, including periods of separation from serving spouses and partners. Singing and music increases wellbeing and improves mental and physical health.

OUR GRANTS



£10,000

Our **£10,000** grant enabled **FISHER HOUSE**, Queen Elizabeth Hospital Birmingham, to provide accommodation to the families of soldiers receiving medical treatment.

£20,000

We awarded a **£20,000** grant to **SCOTTY'S LITTLE SOLDIERS** to support its work helping the bereaved children of Army families.



SUPPORTING THE ARMY WELFARE SERVICE (AWS)

Our £200,000 grant helped the AWS to fund its Out of School Adventures programme for over 5,000 children and young people from Army families, covering sports, arts, music and holiday trips. These activities aim to empower Army children and young people as part of their social development.

“We have the wellbeing and needs of children and young people with a parent serving in the Army at the centre of our community programmes. The holiday programmes are important for children to have somewhere to go, something to do and available support when they need it.”

Rebecca Wakefield
Chief Community Development Officer

BAE Systems: celebrating 25 years of support

BAE Systems is now moving into the 25th year of its support for the ABF and the Army family. The generous support over this period, totalling over £1million, has made a tangible difference to our efforts, and to the lives of soldiers, former soldiers, and their families.

Previously, BAE's support was focussed on providing education and training to improve employability for former soldiers, enabling us to support over 200 former soldiers experiencing difficulties in finding a civilian career.

More recently, BAE's unrestricted funding has enabled us to provide support wherever the need is greatest. In 2022-23, this helped us meet a range of continuing and emerging challenges, including providing grants to beneficiaries at risk of homelessness, supporting those facing difficulties with the rising cost of living, and delivery charity partners which address underlying needs.



THE BED HAS BEEN AMAZING. DURING THE FIRST MONTHS AFTER THE OPERATION, THIS MEANT I WAS ABLE TO ELEVATE MY FEET EVERY NIGHT TO HELP MY RECOVERY. I THINK THE BED HAS BEEN ONE OF THE BIGGEST THINGS THAT GOT ME THROUGH THIS PERIOD 100%.

Matt

How we helped Matt

Matt served in the Princess of Wales's Royal Regiment for 17 years, reaching the rank of Sergeant.

In 2009, Matt deployed to Afghanistan where his Platoon came under attack during an operation. He sustained a long-term ankle injury when he risked his life to save the Platoon; an act of bravery that led to him receiving a Chief of Joint Operations Certificate of Commendation.

Unfortunately, because of complications that arose from his injury, Matt was medically discharged in 2022 and had to have a below left knee amputation. But we were there to support him when he needed help and provided £1,000 towards the cost of an electrical adjustable bed to improve his postural support and positioning and aid his recovery.

Improving mental wellbeing

National Garden Scheme

We are extremely grateful to the National Garden Scheme for their ongoing commitment to soldiers, former soldiers, and their families. Our long-standing partnership has helped members of the Army family through horticultural therapy and training, outdoor activities, and access to green space.

This funding has enabled us to support a wide variety of projects devoted to helping members of the Army community. These include grants to partner charities such as HighGround and Veterans Outdoors, which promote soldiers' and former soldiers' physical and mental wellbeing through interaction with the natural environment. National Garden Scheme funding has also directly helped individuals in need.

Since 2009, the National Garden Scheme has donated £670,000 to the Army Benevolent Fund.

The National Garden Scheme gives visitors unique access to over 3,500 exceptional private gardens across the UK.

Supporting the mental health and wellbeing of the Army family is central to our work.

We are keen to promote and enable better mental and physical wellbeing so that soldiers, former soldiers, and their immediate families can lead healthy and fulfilling lives.

We provide wide-ranging assistance to ensure that soldiers past and present, including those with complex mental health conditions, can access specialist treatment and support. This assistance ranges from promoting mental health through sport and outdoor activities, to funding local charities helping those struggling with financial pressures, loneliness and substance dependency.

In addition to ensuring there is support for people in immediate crisis, we also fund programmes that improve the mental wellbeing of the Army family.

OUR GRANTS



£8,000

Our **£8,000** grant to **THE GWENNILI TRUST** helped fund yacht sailing cruises for 70 serving soldiers and former soldiers with physical and mental health disabilities.

£24,000

We awarded **£24,000** to **THE ARMED FORCES EQUINE CHARITY** to fund staff costs and three equine recovery courses for former soldiers with complex mental health conditions.



SUPPORTING THE BRIDGE FOR HEROES

Our £20,000 grant to the Norfolk-based charity funded its health and wellbeing support for former soldiers and their families. The charity's Project Connect helps people to connect socially and share advice about finances, housing and employment. Over 60% of its beneficiaries are from the Army family.

Former WRAC soldier Dorothy first came across The Bridge for Heroes after her husband died. She says: "It was a life saver, being able to sit around and talk to fellow veterans and others. This charity is a big part of my life."

"Together with the ABF we continue to work on a daily basis to make the lives of veterans more bearable by giving them the tailored support they need when they are down."

Helen Taylor
CEO, The Bridge for Heroes

Training & education to improve employability

Most soldiers transition into civilian employment smoothly; but, for some, leaving the Army is a daunting experience. We are here to support those who need help finding rewarding civilian careers.

Our support includes those soldiers who have been wounded, are injured or sick and have had to leave the Army through no fault of their own.

As well as providing grants to individuals, we fund a range of partner charities and organisations that provide education and employment support to the Army family. This includes our grant to Mission Motorsport, The Forces' Motorsport Charity, to help mentally and physically injured former soldiers rehabilitate through motorsport and train for new careers in the automotive industry.

OUR GRANTS



£270,000

We awarded **£270,000** to the **FORCES EMPLOYMENT CHARITY** to fund its Ex-Forces Employment programme for former soldiers.

£13,800

Our **£13,800** grant to **THE HERITAGE CRAFTS ASSOCIATION** funded heritage crafts training bursaries for former soldiers.



SUPPORTING MISSION MOTORSPORT

Our charity's £27,000 grant to Mission Motorsport supported its Race, Retrain and Recover programme of over 60 sporting events, reaching around 850 former soldiers, and helped find job opportunities for them in the automotive sector.

AS WE TRANSFORM OUR TRAINING TO HELP THOSE LEAVING THE ARMY TO HARNESS THEIR SKILLS, THIS GENEROUS GRANT MEANS WE ARE ABLE TO COLLABORATE WITH OTHERS AND HELP MORE BENEFICIARIES ON THEIR RECOVERY JOURNEY.

James Cameron
Chief Executive Officer, Mission Motorsport

MBDA SUPPORTING EDUCATION AND TRAINING FOR EMPLOYABILITY



During 2022-23, MBDA Missile Systems not only continued their support for the ABF and our sister charities through their successful annual Charity Dinner, but also made additional donations to support our work. A fixture of the industry calendar, the MBDA Charity Dinner last year saw the company's customers, suppliers, shareholders, staff and partners come together once again to support service charities and charities local to MBDA sites through the dinner and auction.

MBDA chose to add to the funds raised by this event by continuing their support for our education and training for employability grants programme. This support will enable education and training for former soldiers aimed at helping them to overcome challenges to finding a civilian career.

In 2016, our charity helped Lee with training and specialist equipment to set up his Yorkshire-based carpet cleaning business, White Horse Cleaning Services, which now employs over 50 staff. Lee is aiming for his business to become the leading specialist commercial cleaning contractor in Yorkshire.

Lee's story

In 2022, Lee Harris-Harmer won the Business of the Year – Scale Up award at the annual Soldiering On Awards organised by the charity X-Forces Enterprise.

Lee overcame major challenges along his road to success when, aged just 24, a back injury ended his Army career in the Royal Artillery. With a wife and young child to support, Lee decided to use his Army skills to start his own business.

In 2016, our charity helped Lee with training and specialist equipment to set up his Yorkshire-based carpet cleaning business, White Horse Cleaning Services, which now employs over 50 staff. Lee is aiming for his business to become the leading specialist commercial cleaning contractor in Yorkshire.



Enabling independent living

We aim to provide soldiers and former soldiers with the means to live independently, with the dignity they deserve.

For some former soldiers, injury, disability and advancing years can make it difficult to remain independent and to stay living in their own homes. We are on hand to support them and their families, both young and old, to enable them to live where they are most comfortable. Some will require significant support for the rest of their lives, and we are here to ensure their needs are met over the long term.

We also award grants to charities and organisations that provide specialist services and support on our behalf; for example, the Spinal Injuries Association, which helps spinal cord injured people.

Supporting the Spinal injuries Association (SIA)

The SIA provides spinal cord injured (SCI) people with the tools and knowledge they need to manage their condition and live a fulfilling life after injury. Former soldiers living with SCI are at risk of isolation, mental illness and life-threatening health complications.

Our £30,000 grant helped to fund SIA's support network, which provides a wide range of lifetime support to former soldiers living with SCI, their families, and the healthcare professionals supporting them.



THE GENEROUS DONATION WILL PLAY A KEY ROLE IN ENABLING US TO SUPPORT EVEN MORE SOLDIERS AND VETERANS LIVING WITH LIFE-CHANGING SPINAL CORD INJURIES, INCLUDING SIGNIFICANT PSYCHOLOGICAL AND PHYSICAL IMPACTS.

Mark Ridler
Director of Programmes, SIA

Former infantry soldier, Matt, was 32 when he was diagnosed with multiple sclerosis. His illness affected his mental health and ability to care for himself. We funded home improvements, a riser/recliner chair and a mobility scooter, which have transformed Matt's quality of life.





How we helped Steve

Steve served in the Royal Artillery (RA) for 16 years. During the 1982 Falklands conflict, he saw action with 29 Commando Regiment RA.

Steve's combat experience in the Falklands deeply affected his mental health and his traumatic memories triggered PTSD. In 2018, his physical health started to deteriorate when he collapsed after a burst aneurysm in his neck ruptured his aorta and led to paralysis, which severely impaired his independent mobility.

In 2022, in collaboration with SSAFA, our charity provided £5,500 towards a sophisticated wheelchair to improve Steve's independence and mobility. We also provided £1,500 towards a workshop to enable him to start wood carving again, which helped him cope with PTSD.

Steve says: "I am a proud man and don't expect to ask for help. I owe people a lot and feel my wheelchair has been life changing. It has given me a new lease of life and my freedom back."



**I AM A PROUD MAN
AND DON'T EXPECT
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LEASE OF LIFE AND MY
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Steve



**MOONDANCE
FOUNDATION**

The Moondance Foundation contributed £20,000 to our benevolence programmes in Wales. This generous grant helped members of the Army family with education and training, mobility needs, and with mental wellbeing support. We would like to thank the Trustees of the Moondance Foundation for their impactful grant. This funding helped us meet an increase in need in Wales in the last year.

SECURING SUITABLE HOUSING

We are committed to ensuring that soldiers, former soldiers, and their families can live in safe and comfortable homes.

The housing needs of former soldiers and their families are incredibly varied and we are here to support the Army family with the many housing issues they may face. That might involve awarding grants for urgent repairs or helping an individual in financial distress to avoid eviction and homelessness.

During 2022-23, we were also delighted to support specialist charities that help homeless veterans trying to improve their life circumstances and those which provide permanent housing to disabled former soldiers and their families.

OUR GRANTS



£46,446

Our **£46,446** grant to the homeless charity **LAUNCHPAD** funded its specialist care for over 40 homeless and vulnerable ex-soldiers.

£108,000

We awarded a **£108,000** grant to **ROYAL BRITISH LEGION INDUSTRIES** (RBLI) towards building refurbishment costs at its accommodation village for ex-military personnel in Aylesford, Kent.



SUPPORTING SCOTTISH VETERANS RESIDENCES

We were delighted to award a £26,000 grant to Scottish Veterans Residences to fund improvements to the charity's Whiteford House in Edinburgh, which is home to around 90 residents, most of whom are ex-Army.

Our grant will help provide better access for former soldiers with health issues, such as muscular-skeletal, cardiac and respiratory problems.

“This funding from the ABF means that we can continue to provide the best possible support to ex-Service men and women who would otherwise be homeless or desperately struggling.”

Brigadier (Ret'd) Martin Nadin OBE
Chief Executive, Scottish Veterans Residences



WIMBLEDON FOUNDATION

Last year marked the final year of our three-year partnership with the Wimbledon Foundation, during which period the Foundation awarded £110,000 to the Army Benevolent Fund, contributing towards our Homes and Houses Project. We are delighted to announce the Wimbledon Foundation has renewed our partnership, awarding the ABF £150,000 over a three-year grant period. This funding will enable us to assist individuals in urgent need of housing and homelessness support, helping us to award impactful grants to several partner charities, including Stoll, Alabaré, Launchpad, Scottish Veterans Residences, Help4Homeless Veterans, and Royal Star & Garter.

The Wimbledon Foundation, established in 2013, is the charity of The All England Lawn Tennis Club and The Championships.



We are delighted to announce the Wimbledon Foundation has renewed our partnership, awarding the ABF £150,000 over a three-year grant period.

How we helped Steven

Steven served in the Royal Horse Artillery for over five years before a back injury ended his Army career. After leaving the Army, his mental health deteriorated and he struggled to find a regular job, eventually ending up homeless.

Steven was referred to staff at Launchpad, the homeless charity based in Newcastle that we proudly fund, who helped him to improve his mental health and find regular accommodation. He adopted Zena, a rescue dog and now his close companion, and is enjoying life again.

Steven says: “Launchpad has saved me; I would have been on the streets. When you have nothing and you’re living on the streets it’s like anything is better than nothing, even an empty flat.”



LAUNCHPAD HAS SAVED ME; I WOULD HAVE BEEN ON THE STREETS. WHEN YOU HAVE NOTHING AND YOU’RE LIVING ON THE STREETS IT’S LIKE ANYTHING IS BETTER THAN NOTHING, EVEN AN EMPTY FLAT.

Steven

Caring for the elderly

We provide support for soldiers, for life. A cornerstone of our activity is ensuring that elderly veterans and their families have the care they need, long after service has ended.

From funding leading UK specialist care homes to supporting financial assistance to Commonwealth former soldiers in 45 countries, we are here to provide lifelong support for those who have served their country.

OUR GRANTS



£133,827

We awarded **£133,827** towards **CARE FOR VETERANS'** specialist care services for ex-military personnel with neurological conditions at its 60-bed facility in Worthing.

£150,000

Our **£150,000** grant to **ERSKINE** funded its expert long-term care to 82 elderly former soldiers living in its care home in Bishopton, Renfrewshire.



SUPPORTING ROYAL STAR & GARTER

Royal Star & Garter provides award-winning residential care for over 200 residents in its homes in Solihull, Surbiton and High Wycombe, many whom have serious conditions such as dementia and require individually tailored specialist care.

As part of our longstanding partnership, we were delighted to award a £100,000 grant towards the charity's Wellbeing Programme. The programme is focused on mind, body and spirit and provides opportunities for residents to go on fun outings and try new skills like music, arts and cooking.

"We are so grateful to the ABF for this very generous grant. This continues a wonderful history of support from an extremely important funder, and we are delighted that they remain committed to our work."

Caley Eldred
Director of Supporter Engagement, Royal Star & Garter

"Our new Veteran Care Village provides a fantastic environment for our residents. With ongoing support from local and Armed Forces communities, as well as organisations such as the ABF, the future for Broughton House is very bright."

Karen Miller
Chief Executive, Broughton House



Supporting Broughton House

We were delighted to award Broughton House a £118,736 grant towards its compassionate care for elderly ex-Armed Forces personnel. Founded in 1916, Broughton House in Salford is the only retirement and nursing home for elderly former soldiers in North West England. Two years ago, it was transformed into a modern complex that included a 64-bed care home and six retirement apartments.

Our grant enabled the charity to accommodate 33 former soldiers during the year so they could live in comfort and with dignity.

HOW WE WORK

We play a key role, and invest substantially, in the military welfare ecosystem, collaborating with the Army, the government, our sister Service charities (the Royal Navy and Royal Marines Charity and the Royal Air Force Benevolent Fund), and other charities that support the Army family, to ensure we have a comprehensive picture of need and can guard against duplication of effort.

All our grants to individuals are made in partnership with the regimental and corps charities and are supported by detailed casework as a key element of our governance processes. These organisations aim to help all those who currently serve or have served in their respective Regiments or Corps and who find themselves or their dependants in need. We rely on organisations such as SSAFA The Armed Forces Charity to undertake the casework, and we invest heavily in the system that supports it. SSAFA trains volunteers and staff to visit soldiers, former soldiers, and their families and report on the need as they find it. During 2022-23, we spent £230,000 on behalf of the Army funding SSAFA to ensure that need could be speedily and effectively assessed.

Governance

Our governance process is at the heart of all we do. Applications from partner charities are assessed by our Grants Committee, which considers the long-term impact of each project, its financial sustainability and organisational credibility prior to reaching a funding decision. Organisations are monitored and evaluated on an annual basis, including regular project visits, to ensure that we fund only the most efficient and effective interventions.

Administering funds on behalf of others

We administer funds on behalf of the nation, such as the Falklands Fund, Gulf Fund and Afghanistan Fund. These primarily provide very long-term support to former soldiers wounded or injured in those conflicts, as well as their families. These funds are subject to the same governance processes and staff resources, but we have absorbed the costs associated with their management in the interest of efficiency, partnership and collaboration – ensuring that optimal financial support is obtainable and distributed to those in need.

Our grants programme provides a comprehensive package of support to serving and former members of the British Army and their immediate families. Our priority is our individual grants programme, which last year funded 3,763 individual cases, supporting individuals and family members.

In the case of serving soldiers and their immediate families, the soldier will contact their Unit Welfare Officer, Personnel Recovery Officer, Resettlement Officer, or the Army Welfare Service in the first instance. We then stand ready to assist with funding as appropriate.

Many cases we support relate to former soldiers and their immediate families. Generally, cases will initially be submitted to the appropriate regimental and corps charity. We provide support through our partnership with these charities, dealing with around half of all cases presented to them. All cases are considered on their merits. Underlying every case is a clearly identified individual case of need that cannot be met by other sources.

Collaboration is key

Since 1944, the Army Benevolent Fund has worked in partnership with the regimental and corps charities to ensure that all soldiers, past and present, and their immediate families, have equal access to welfare support. Our grants to individuals also depend on the efforts of organisations such as SSAFA, which conducts the casework, necessary for us to provide financial assistance.

Our support for other charities and organisations

Our priority will always be our individual grants programme, but it is important to note that we are one of the biggest providers of grants to other charities and organisations in the military charity sector. Our well-established and substantial grants programme provides vital funding for other charities and organisations that support the Army family.

The range of charities and organisations that we support is extensive and covers every aspect of social care, including care for a disabled child, marriage guidance, hospice care, addressing homelessness amongst former soldiers, managing post-traumatic stress disorder, and helping disabled soldiers renew their sense of self-worth through sport.

As part of our due diligence processes, we have established guidelines in place for applicant charities and organisations. Preference is given to charities and organisations that are members of the Confederation of Service Charities (Cobseo) or Veterans Scotland.

Grant applications are considered individually by our Grants Committee, which includes external sector and subject experts, and confirmed by trustees. In assessing applications, the following are taken into consideration: the governance and trustees of the organisation, the financial viability of the organisation, the degree of need for the project requiring funding, the amount the organisation spends on administration and fundraising compared with charitable activities, and the ability of the charity to gain sufficient funding for the project from other sources.

Finally, as part of our governance processes, charities or organisations awarded a significant grant are required to complete outcomes reports, so we can gauge the impact of the funds we provide. Last year, we funded 74 charities to the tune of £3.5m.

OUR SUPPORT FOR INDIVIDUALS AND FAMILIES

We are proud to support the whole Army family. Those eligible for our help include:

+

Members and former members of the Regular Army who have completed adult Basic Training. Individuals who are medically discharged as a direct result of an injury sustained during their basic training may also be supported.

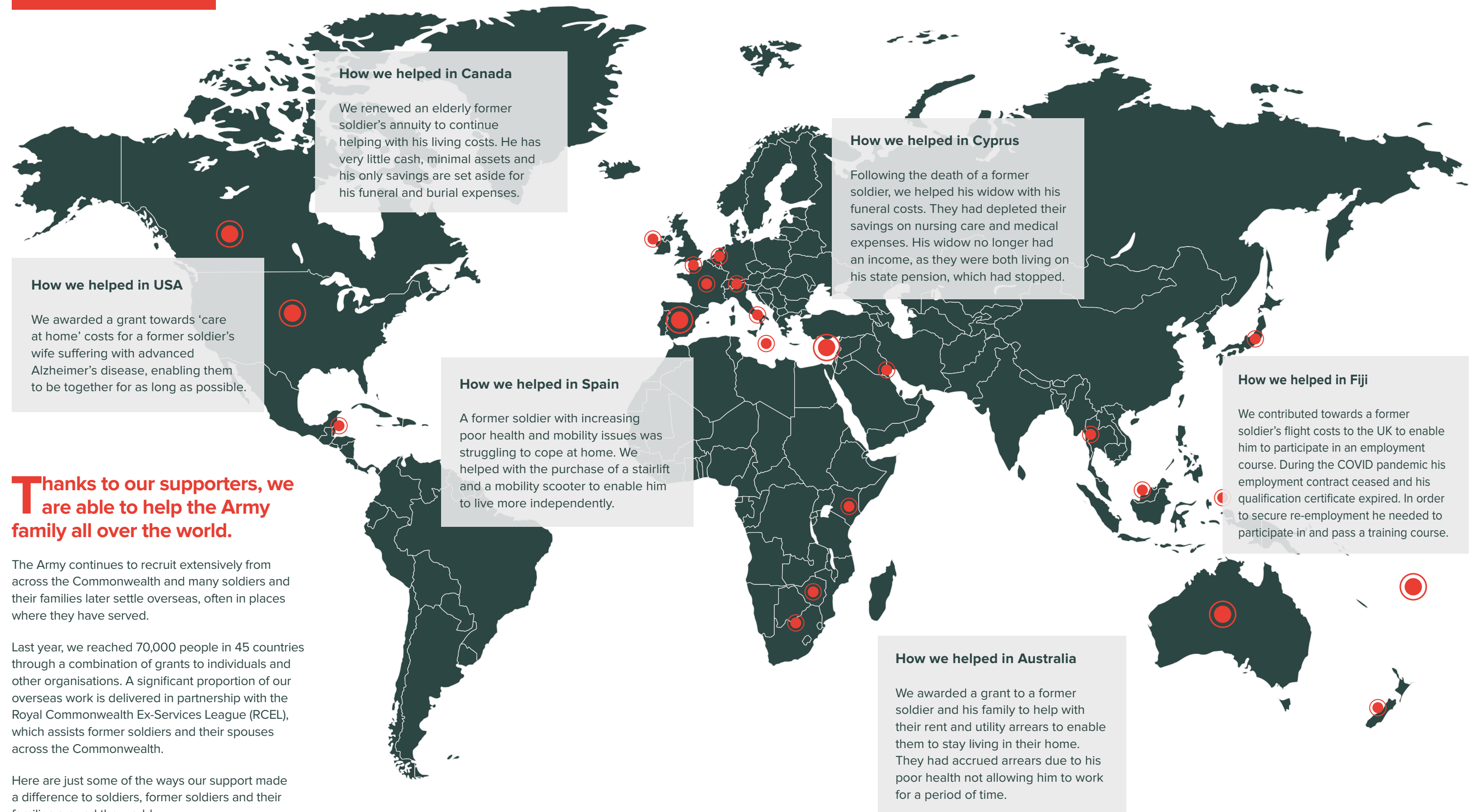
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Dependent spouses/civil partners, widows, widowers, children and other immediate family members.

+

Members and former members of the Army Reserve, and dependants as outlined above, provided they have completed one year's satisfactory service. We may provide support for a lesser period of service if the death, injury or distress arises from any action or incident while on military duty or the soldier had deployed on a designated operation.

WHERE WE HELP: OUR GLOBAL FOOTPRINT



Fundraising

We could not annually assist more than 70,000 members of the Army family across 45 countries without our fantastic supporters. We are extremely grateful to every person and organisation that makes our grant-making possible.

As with previous years we are extremely grateful for the continued support of those organisations close to the Army family; including the Army Dependants' Trust, which donated £765k this year, and the regimental and corps charities, which also contributed nearly £850k.

We are extremely fortunate for the sustained support of our philanthropic donors: The Blavatnik Family Foundation, Cadogan Charity, Michael Bishop Foundation, Mike Gooley Trailfinders Charity, Monday Charitable Trust, National Garden Scheme, PF Charitable Trust, Royal Edinburgh Military Tattoo, Thales Charitable Trust, Wimbledon Foundation, The Worshipful Company of Dyers, and our generous anonymous donors. We are also grateful for the significant support we have received this past year from Bernard and Judy Cornwell Foundation, Eranda Rothschild Foundation, Moondance Foundation, and Julia and Hans Rausing.

Our corporate support continues through donations from organisations including BAE Systems, MBDA Missile Systems, RIFT Group, Petrogas Group and Rolls-Royce. Our thanks go also to the Betting and Gaming Council for their donation of profits from the Britannia Stakes to support our work.

Fundraising standards

Our fundraising success is directly related to our reputation, and we go to great lengths to protect the public, including vulnerable people, by avoiding any practices that are not in line with the Army Benevolent Fund's values. We are committed to the Fundraising Regulator's Code of Fundraising Practice to ensure we meet the highest standards, so supporters and volunteers can give and fundraise with confidence and trust.

Our behaviour

We promise to always show respect and never pressure anyone to make a donation. We want the decision to give to always be an active choice on the part of the giver and we are particularly sensitive when dealing with vulnerable people. We have a comprehensive supporter-engagement policy, which incorporates all elements of fundraising and associated activities.

Safeguarding

The Army Benevolent Fund is proactively committed to safeguarding children, young people and vulnerable adults with whom staff, or any organisation acting on our behalf, come into contact during fundraising, benevolence or outreach activities. We regularly review our safeguarding policy, including a full annual trustee review, to ensure it is fully up-to-date and fit for purpose.



Accessibility

We make it easy for people to get in touch with us either by phone, letter or email. Whether someone wants to ask a question about our work or how we spend donations, or find out about an event we are organising, or update their communication preferences, we pride ourselves on being responsive and accessible.

Complying with GDPR

The Army Benevolent Fund is committed to ensuring the security and protection of the personal information that we process, and to providing a UK GDPR compliant and consistent approach to data protection.

Relationships with agencies and commercial providers

We have a small in-house fundraising team, and we employ external agencies to add additional expertise or capacity, for example event-management companies when we are organising large-scale events. This is more cost effective than trying to do everything ourselves. We always ensure signed contracts are in place.



THE ROYAL EDINBURGH MILITARY TATTOO

The Royal Edinburgh Military Tattoo has been a long-standing supporter of our work in Scotland and in a wider sense, and since the return of the Tattoo in 2022 they have donated £60,000 to the Army Benevolent Fund.

In the last year, funding has contributed to our individual grants across Scotland and our provision to partner charities including Dundee Therapy Garden and Lothians Veterans Centre.

Over the last 30 years, The Royal Edinburgh Military Tattoo has donated over £3million to the Army Benevolent Fund. This incredible support has been vital to our ability to meet need across Scotland over that period.

OUR CHARITY EVENTS

In 2022, we saw a full return to in-person events – both in the United Kingdom and overseas. The funds raised by these events constitute a major source of income for our charity, and we are so grateful to the many thousands of participants whose grit and generosity enables us to be here for soldiers, for life.

Lord Mayor's Platinum Jubilee Big Curry Lunch

On 7 April 2022, the Lord Mayor's Big Curry Lunch returned to London's Guildhall, hosted by the Lord Mayor Alderman Vincent Keaveny. The Royal Guests were Their Royal Highnesses Princess Beatrice and Princess Eugenie, and the event celebrated the Platinum Jubilee of Her Late Majesty Queen Elizabeth II. We were delighted to welcome a record number of 1,300 guests and raised over £310,000 towards a variety of programmes including the Pain Management Programme at the King Edward VII's Hospital's Centre for Veterans' Health and the RBLI's Lifeworks programme, which focuses on helping ex-Service men and women to find rewarding civilian careers.



The CATERAN YOMP

The 2022 CATERAN YOMP took place on 4-5 June and saw 631 soldiers and civilians from a wide range of countries trek for 24 hours across the 54-mile CATERAN Trail in the wild and picturesque Cairngorms in Perthshire. We were thrilled that the event also saw our first ever female solo winner, Bonny Smart from Plymouth, who ran the Gold route in 12 hours and 50 minutes. The event raised thousands of pounds and celebrated Her Late Majesty The Queen Elizabeth's Platinum Jubilee, in tribute to her 70 years of service as Patron of the Army Benevolent Fund.



London Marathon

In 2022, the annual London Marathon was postponed from April because of Covid restrictions. However, we were delighted that on Sunday 2 October, over 40 of our charity supporters stayed faithful to the challenge and ran the route in glorious autumn sunshine from Greenwich to The Mall. Our team raised thousands of pounds towards our work for the Army family and one of our supporters, David Jones, ran in pyjamas. He broke the previous Guinness World Record in 2 hours 47 minutes and 15 seconds.

REGIONAL EVENTS



Commemorating the Falklands conflict 40 years on

In May 2022, our charity hosted a special Falklands 40th Anniversary dinner at Pangbourne College, Berkshire, to commemorate all those who fought and died in the 1982 conflict. The event brought together prominent former soldiers who had served in the Falklands and supporters, including Lt Gen John Kiszely KCB MC DL, Maj Gen Chip Chapman CB and Lt Col Chris Keeble DSO, to raise funds for our charity's work for former soldiers in need.



Soldiers run 10km “adrenalin shock” course

In October 2022, a group of junior soldiers raised thousands of pounds for our charity's work by running the extremely tough 10km Adrenalin Shock Obstacle Course in Richmond, North Yorkshire, based on the legendary Krypton Factor assault course. Junior soldiers at the Army Foundation College in Harrogate use the course to physically push themselves off duty and the Army also uses it to test soldiers in controlled adversity conditions.

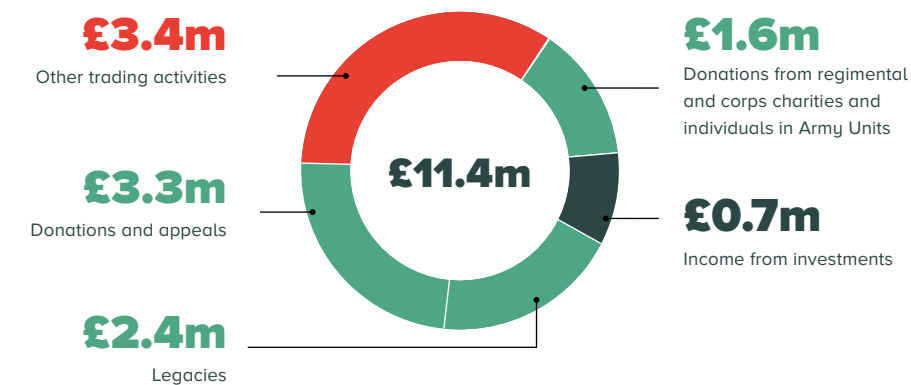


Riding motorbikes for the Army family

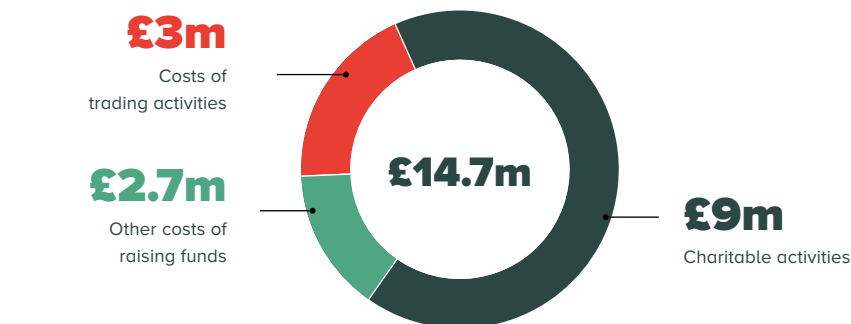
In September 2022, our charity hosted the second annual motorbike ride in the East Midlands. Around 210 riders and passengers from across the UK raced around the 50-mile route, starting and finishing at the Triumph Factory Visitor Experience in Hinckley, Leicestershire. We were thrilled to have the team from BBC Two's The Speedshop along for the ride: Titch Cormack, Graeme “Billy” Billington and John Nelson.

FINANCIAL HIGHLIGHTS

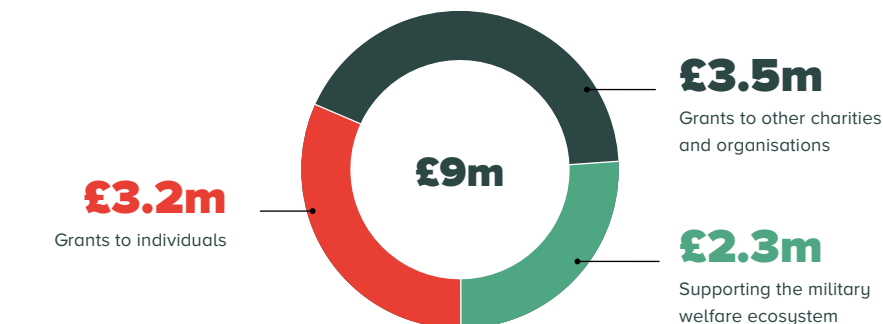
WHERE OUR FUNDING CAME FROM



HOW WE SPENT AND ALLOCATED MONEY



HOW WE SUPPORTED THE ARMY FAMILY



Overview

Total income remained in line with the previous financial year at £11.4m (FY21-22: £11.2m), reflecting a mixed result in our fundraising activity. Income received from legacy was lower at £2.4m (FY21-22: £3.2m). Donations of £3.3m (FY21-22: £2.8m) were higher, and we continue to be extremely grateful to our donors. Income from the Army, which comprises donations from individuals, regimental and corps charities and the Army Dependants' Trust, was reduced to £1.6m to reflect a return to regular activities (FY21-22: £2m); we received additional support of £259k in the previous financial year from regimental and corps charities to alleviate the impact of the pandemic. Income from trading activities increased to £3.4m (FY21-22: £2.5m), following a return to steady fundraising activities. The investment income was £724k (FY21-22: £547k), due to the increase in the yield from our deposits.

Total expenditure for the year increased to £14.7m (FY21-22: £13.4m). Our charitable expenditure delivering benevolence, including individual and charitable grants to those in need, increased by 7% to £9m (FY21-22 £8.4m). The number of individual cases increased by 21% to 3,763 (FY21- 22: 3,111 cases). In the past year, we provided block grants to 74 (FY21-22: 66) delivery charities and organisations supporting a plethora of areas reaching out to the entire Army community. We are working with other charities to ensure greater coherence and efficiency in our collective delivery of benevolence. Costs of raising funds increased to £5.7m (FY21-22: £5m) as we resumed most of our fundraising activities. These expenditures increased as we continue to invest in donor recruitment.

Overall, the accounts for the year ended with a net expenditure of £3.3m (FY21-22: net expenditure of £2.2m).

FINANCIAL PERFORMANCE

INCOME FROM:

Donations and legacies

The public

Donations and Appeals Income
Legacies

Army personnel

From individuals in Army Units
Regimental and Corps Benevolent Funds
Army Dependants Trust

Investments

Other trading activities

Government grants

Total Income

EXPENDITURE ON:

Raising funds

Costs of trading activities
Other costs of raising funds

Charitable activities

Grants to Regiments and Corps for the benefit of individuals
Grants to other charities

Grant making and other support costs

TOTAL EXPENDITURE

Net (expenditure) before net (losses)/ gains on investments

Net (losses)/gains on investments

Net (expenditure)/income for the year

Net interest in the results for the year in associates

Net movement in funds

Funds balances at 1 April

Funds balances at 31 March

Drawn from the Annual Report and Consolidated Financial Statements for the year ended 31st March 2023.

	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
	General	Designated			
	£'000	£'000	£'000	£'000	£'000
INCOME FROM:					
Donations and legacies					
The public					
Donations and Appeals Income	3,291	–	–	3,291	2,815
Legacies	2,346	–	–	2,346	3,202
	5,637	–	–	5,637	6,017
Army personnel					
From individuals in Army Units	25	–	–	25	108
Regimental and Corps Benevolent Funds	842	–	–	842	1,059
Army Dependants Trust	765	–	–	765	831
	1,632	–	–	1,632	1,998
Investments	504	36	184	724	547
Other trading activities	3,409	–	–	3,409	2,456
Government grants	–	–	–	–	139
Total Income	11,182	36	184	11,402	11,157
EXPENDITURE ON:					
Raising funds					
Costs of trading activities	2,989	–	–	2,989	2,644
Other costs of raising funds	2,702	–	–	2,702	2,316
	5,691	–	–	5,691	4,960
Charitable activities					
Grants to Regiments and Corps for the benefit of individuals	2,962	6	199	3,167	2,838
Grants to other charities	2,788	386	324	3,498	3,433
	5,750	392	523	6,665	6,271
Grant making and other support costs	2,274	10	35	2,319	2,156
	8,024	402	558	8,984	8,427
TOTAL EXPENDITURE	13,715	402	558	14,675	13,387
Net (expenditure) before net (losses)/ gains on investments	(2,533)	(366)	(374)	(3,273)	(2,230)
Net (losses)/gains on investments	(3,419)	–	(577)	(3,996)	8,472
Net (expenditure)/income for the year	(5,952)	(366)	(951)	(7,269)	6,242
Net interest in the results for the year in associates	(2)	–	–	(2)	(1)
Net movement in funds	(5,954)	(366)	(951)	(7,271)	6,241
Funds balances at 1 April	71,627	20,612	7,892	100,131	93,890
Funds balances at 31 March	65,673	20,246	6,941	92,860	100,131

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