

CONTENTS

03 Welcome from the
Chief Executive

04 Overview

06 Helping Army families

09 Improving mental wellbeing



12 Training and education to
improve employability

15 Enabling independent living

18 Ensuring the provision of
suitable housing

21 Care for the elderly



24 How we help

26 Where we help:
our global footprint

28 Fundraising

30 Financial highlights



WELCOME FROM THE CHIEF EXECUTIVE



The Army Benevolent Fund's purpose is enduring. It is to provide a lifetime of support to serving soldiers, former soldiers, and their immediate families (including the bereaved) when they are in need, such they are afforded the opportunity to avoid hardship and enjoy independence and dignity.

During the 2023-24 financial year, that saw us spending over £9m in benevolence, supporting more than 75,000 members of the Army family in 51 countries around the world. Our youngest beneficiary was one day old; our oldest was 104 years old. We genuinely are here for all soldiers, for life.

As the Army's national charity, we deliver our support to the Army family in three ways:

- + First, our individual grants programme. Supporting the regimental and corps charities to meet immediate need based on evidence drawn from casework is our enduring priority.
- + Second, our programme of direct grants to charities and organisations (86 in FY23-24) that support the Army family. It is the breadth and range of this programme that makes its impact so significant. And by resourcing and carrying out this work centrally on behalf of the Army and its regimental and corps charities, we achieve efficiency in terms of fundraising, administrative and governance costs; we carry the burden of the wider regulatory and governance requirements, which is a more efficient and effective approach; and we seek to use our grants programme to encourage collaboration and coherence across the military charity sector. We also ensure the outcomes are focused both on addressing immediate need and its underlying causation, thus attending to a longer-term outcome of reducing need over time.
- + Third, in the background, and again on behalf of the Army and its regimental and corps charities, we continue both to fund the delivery of Army-related casework, and to invest in the Casework Management System; this to ensure grants are reviewed and disbursed quickly and effectively. And, in a wider sense, we play a key role in the military welfare ecosystem through collaborating with, and providing support and advice to, other military charities and organisations such as Cobseo and Veterans Scotland.

In all of this, we are clear there is a value in service, and that those who serve in the Army gain values and skills from their service such they in most cases contribute meaningfully to society, both whilst serving and as veterans. However, the reality is a number of the Army family 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.

The data has evidenced an increase in individual need this year, both in number and in overall cost of cases. In parallel, requests for grants to other charities and organisations also are increasing, due not least to a marked reduction in the number of charities operating external grants programmes. We have responded by making grants in 51 countries (45 in FY22-23) and to 86 other charities and organisations (74 in FY22-23), with our overall charitable expenditure increasing by 2%. And we have plans in place to increase our grants programme again next year, in response to evidenced need.

Longer term, the trend is for the number of cases to reduce over time, but for the complexity, and thus cost, of each case to increase. Equally, how need manifests itself will change over time in line with the evolving nature of the Army family: who joins it; how they serve; and how they live post service. We are positioning ourselves to respond effectively and efficiently to those changes.

To enable us to meet that need now and into the future, we continue to deliver on our rolling 4-Year Plan; a plan that aims to provide the funding and enabling support necessary for delivery of a sustainable and evidence-based grant giving programme.

On that basis, and with the continued and generous help of our supporters, to whom we are immensely grateful, we feel well-placed to provide a lifetime of support to our soldiers, veterans, and their immediate families.

A handwritten signature in black ink that reads "Tim Hyams". The signature is written in a cursive, slightly stylized font.

Major General (Ret'd) Tim Hyams CB OBE, Chief Executive

OVERVIEW

As the Army's national charity, the welfare of soldiers, veterans 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 75,000 members of the Army family in 51 countries across the globe. This has been achieved via our individual grants programme and by providing essential funding for 86 other charities and organisations to enable them to deliver specialist services to the Army family. By supporting us, you truly do support the whole Army family.

OUR

VISION

All serving soldiers, veterans 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.



In FY23-24 we spent over **£9M** supporting **75,000** members of the Army family



We have supported the British Army family in **51 COUNTRIES** all over the world



The youngest person we supported was **ONE DAY OLD**, the eldest was **104**



Around **12% OF OUR GRANTS** expenditure benefited the serving Army



We funded **86 OTHER CHARITIES & ORGANISATIONS** that provide support for the Army family



We spend around **£68,000 A WEEK** on grants to individuals

In FY23-24, our charitable expenditure was £9.1m. 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: improving mental fitness; helping Army families; enabling independent living; caring for the elderly; training and education to increase employability; and securing the provision of suitable housing.

The number of grants awarded has increased this year, both in number and overall cost. We constantly are reviewing the data to understand the factors that lie beneath the headline figures, but there is little doubt that the impact of the current economy will be exacerbating wider underlying causation (social isolation, housing, mental well-being, drink and drugs related problems, family relationship breakdown, and employment related issues).

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 explained in this publication.

Supporting the Army family

We are here to help the Army family through life's challenges – whether that involves bereavement, injury, getting back to work, elderly care, and much more besides. Our youngest beneficiary in FY23-24 was one day old and our eldest was 104.

We are never judgemental and 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 other partner charities – 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 we make rigorous due diligence checks on the effect 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.



OUR THREE MECHANISMS FOR PROVIDING SUPPORT

- 1** We make grants to individuals, through their regimental or corps charities.
- 2** We make grants to other charities and organisations that deliver specialist support to soldiers, veterans, and their immediate families.
- 3** We play a key role in the military welfare ecosystem by: 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 organisations such as Cobseo and Veterans Scotland.



CHARITABLE ACTIVITIES

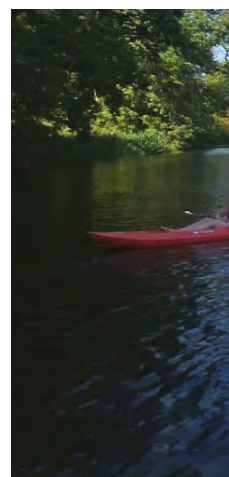
HELPING ARMY FAMILIES

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

Our support can include everything from helping provide highly specialised equipment for a disabled child so they can join in with family activities and increase their

quality of life, to covering funeral costs in order to ensure a veteran can be buried with dignity. 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 help Army families on our behalf. We work especially closely with, and fund, the Army Families Federation, which is the independent voice of Army families and works to improve the quality of life for Army families around the world.





We helped more than **250 FAMILIES** with funeral costs, spending over **£250,000** to ensure they could bury their loved one with dignity.



Our grant of **£45,000** enabled the Army Families Federation to continue providing specialist advice to Army families on financial, employment, training and health matters.



Through our bursary programme for Army families, **FIVE CHILDREN** in particularly difficult circumstances were able to stay at school this year.

Supporting Families' Activity Breaks (FAB)

FAB is a tri-service charity that runs activity camps around the UK for bereaved military families so they can meet socially with other families who have also experienced the loss of loved ones.

We made a £30,000 grant to help fund the costs of FAB's summer camps in East Barnby (North Yorkshire) and Arthog (North Wales). The week-long residential camps are designed to be inclusive, incorporating a wide range of outdoors activities such as mountain biking, climbing and canoeing.

Major Karen Tait, FAB CEO said: "FAB and our bereaved families are extremely grateful for the very generous grant from the Army Benevolent Fund and its supporters. This kind donation has gone directly towards providing a much-needed FAB Camp, for our families to remember their fallen loved ones."



FUNDER

SPOTLIGHT

BAE Systems

BAE Systems is a longstanding corporate partner of the Army Benevolent Fund and the Army family, having steadfastly supported our work for 25 years, including through the challenges of the COVID-19 pandemic. In total, BAE has donated over £1.2 million to support our work, making a difference to the lives of hundreds of serving soldiers, veterans and Army families.

We are delighted that BAE Systems has continued this generous support, helping ensure that assistance is available to members of the Army family facing hardship. In recent years, BAE has made unrestricted donations supporting our general work, enabling assistance wherever the need is greatest. BAE has committed to continuing this support, in particular contributing to support for Army families and enabling housing support.



HOW WE HELPED MATT

Matt lives in Hampshire with his wife, three children and dogs, Hudson and Buddy. In 2009, in Afghanistan, he sustained a long-term ankle injury when his call sign came under attack during an operation with the Afghanistan National Army.

Unfortunately, due to a subsequent road traffic accident and complications that arose from his injury, Matt was medically discharged in 2022 and had to have a below left knee amputation. 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.

Matt now works as a head mechanic for a local company and is keeping the same positive spirit and outlook that he demonstrated throughout his 17-year Army career.

HOW WE HELPED DAVE

Dave is a serving soldier based in Tidworth, where he lives with his wife, Elaine. They learnt that their six young nieces and nephews were going to be taken into care and decided that they could not let that happen, so they took the children into their family home. We were delighted to award a £4,000 grant to help with the children's needs.

Dave says "I used all our savings and did not know where else to go. We needed six of everything, including car seats, beds and clothes. I don't know what we would have done. The ABF has been amazing and we could not have had a happy family in our home without your support."



“

I don't know what we would have done. The ABF has been amazing and we could not have had a happy family in our home without your support.”

A photograph of a Black man and woman smiling and embracing each other outdoors. The man is wearing a maroon polo shirt and the woman is wearing a peach-colored top. They are both looking off to the side with happy expressions. The background is a soft-focus green field.

CHARITABLE ACTIVITIES

IMPROVING MENTAL WELLBEING

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

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

We provide wide-ranging assistance to ensure that serving and former soldiers, including those with complex mental health conditions, can access specialist treatment and support. This assistance ranges from funding a young soldier to receive counselling for childhood trauma; to enabling an older veteran to access support to help manage the symptoms of PTSD.

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, such as Hounds for Heroes, which you can read more about overleaf.

Supporting Hounds for Heroes

We were delighted to award a £10,000 grant to Hounds for Heroes to fund the running costs of its 'Ability not Disability' project, which fosters close partnerships between specially trained assistance dogs and disabled or vulnerable former soldiers who are recovering from trauma and injury.

The dogs provide emotional support as well as physical assistance. Our funding will aid the acquisition and training of a puppy from 8 weeks to one year, such as beautiful Echo (pictured).



The support of the Army Benevolent Fund will enable our charity to continue creating life enhancing partnerships.

Debbie Pick, Fundraising Manager, Hounds for Heroes



HOW

WE HELPED

JACK

Jack first applied to join the Grenadier Guards when he was just 15. He had grown up admiring the soldiers on parade and wanted to be a part of that himself, to be a part of the ceremonies at palaces and through the streets. And he made it. He got to do what he had dreamed of. But then, in 2022, he was medically discharged, with Type 1 diabetes.

There was nothing he could do about it and, having given all his adult life to the Army, he didn't know what he would do. Suddenly, he had no job and nowhere to live. It was devastating for him. After his discharge, Jack lived in supported accommodation for a year, run by a charity that the ABF partly funds. Estranged from his family, if it wasn't for that support then Jack would have been homeless.

Our charity then gave Jack a cost-of-living grant to help him get back on his feet. And another charity we

fund, Alabare, gave him a space on a course to learn the construction trade, building homes for former soldiers just like him. He now has skills in groundwork, scaffolding, and roofing.

In March 2023, the ABF helped Jack buy the tools he needed to become a scaffolder, and in September 2023 he completed his course and got into work. After the course finished, Jack qualified to move into one of the flats that had been built as part of the Alabare scheme, and in March 2024 he moved in. But at that stage he couldn't afford to furnish the place. Our charity stepped in again, helping him to buy basic white goods.

Jack says: "After nearly two years of support, from helping me with accommodation to retraining for a new career, the ABF has set me up for a life outside of the Army."

"What the ABF has really allowed me to do is be self-sufficient. I already had the resilience and the right mindset, but if I hadn't had that support over the last two years I don't know where I'd be now. But what I do know is that I am so much better equipped to face the challenges that do come up in my life."



We have been proud to fund Combat Stress and in FY23-24 made a grant of **£275,000** towards its life-changing support for veterans with complex mental health issues.



The grants we made to partner charities helped improve the mental health and wellbeing of more than **10,000** members of the Army family.



A THIRD OF OUR FUNDING to other charities and organisations promotes the mental and physical wellbeing of the Army family.



FUNDER SPOTLIGHT

National Garden Scheme

We are incredibly thankful 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 Growth, which promote the physical and mental wellbeing of soldiers and former soldiers through interaction with the natural environment. National Garden Scheme funding has also directly helped individuals access training courses in outdoor professions such as tree surgery and landscaping. Since 2009, the National Garden Scheme has donated £705,000 to the ABF.



CHARITABLE ACTIVITIES

TRAINING AND 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 are in particular need of help.

This includes supporting soldiers who have been wounded, injured or sick and have had to leave the Army through no fault of their own.

We provide bursaries for disabled veterans to attend university; and fund training schemes and workshops for service leavers to embark on rewarding new careers.

Our goal is to ensure veterans have the opportunities to put their varied skills and experience to best use.

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 £270,000 grant to the Forces Employment Charity, which you can read about below.

Supporting the Forces Employment Charity

We are longstanding funders of the Forces Employment Charity (FEC), this year making a grant of £270,000 to fund its Ex-Forces Employment Programme supporting Army veterans. The FEC has a dedicated team of skilled employment advisors with an understanding of military life.

Its advisors provide a pathway of support for former soldiers and have an established network of employers who value and respect those with military experience.

FRED'S STORY

Fred (pictured left) left the Army 30 years ago, having served on Chieftain and Challenger 1 tanks in the Queen's Royal Hussars for over seven years. He turned to the Forces Employment Charity for help finding a new job when he was made redundant from his role as an engineer for a satellite TV company after 22 years.

Fred had no idea where to start looking or what today's employers look for in a candidate. He says: "When I first spoke to the Forces Employment Charity careers advisor, I really didn't have a clue. The last job I had applied for, I had used a piece of paper, pen and a postage stamp! The Forces Employment Charity gave me all-round employment support. I was pointed in the right direction, what courses I needed to do, what channels were open to me. I couldn't have done it on my own."

With the help of his advisor, Fred secured employment with Serco Defence, working in the Armoury at RAF Brize Norton, issuing weapons, accounting for weapons and other duties. His Army experience was invaluable in getting this role, but he credits his regular calls with his adviser for helping him land the job.



Thanks to the generous support of the Army Benevolent Fund, we have been able to ensure that our Ex-Forces programme is always there to provide support to every former soldier who needs help with the next stage of their civilian career."

Alistair Halliday,
Chief Executive, Forces Employment Charity



FUNDER SPOTLIGHT

MBDA

We are delighted that longstanding corporate partners MBDA has continued its support for the Army family in FY23-24. This support was partially generated by the hugely successful MBDA Charity Dinner. This annual event brings together guests to raise funds for the ABF, as well as our sister service charities and others. The 2023 dinner raised over £250,000 in total, making a considerable difference to the efforts of the ABF and the other charities supported.

In addition to the funds raised by the dinner, MBDA has chosen to continue its donations towards employability grants, focused on the needs of veterans struggling to find civilian careers. This support funded veterans to gain skills and qualifications to help them gain sustainable employment in a range of sectors, from tree surgery to gas engineering.

Joyce, pictured, served in the Army for 30 years. Having benefitted from employability support, which boosted her confidence, she found employment with G4S at Farnborough Airport.



Around **2,800 PEOPLE** were helped to increase their employability, following participation in programmes we support.



We spent more than **£400,000** providing grants to individuals to help improve their employability.



We spent over **£550,000** on grants to other charities that help improve the employability of members of the Army family.

HOW

WE HELPED

KANE

Kane served in The Rifles for five and a half years. During a test firing exercise his left eardrum was perforated by a machine gun fired at close range, which led to hearing loss, and he was medically discharged in 2021.

Kane had enjoyed his time in the Army and had some difficulty adjusting to civilian life, especially since his discharge was at such short notice and he had no prearranged job.

Deciding to revive and develop his joinery skills from college, and wishing to work outside, Kane retrained in arboriculture. The Armed Forces Outreach Service referred him to Walking With The Wounded, a charity that the ABF funds, for employment support; and the ABF helped fund tree climbing courses as part of his training for his professional qualifications as an arborist.

Kane's hard work and dedication paid off with a new career; he now works for a major utilities company, clearing trees beside power lines, and is saving up for a new home.

“ Thanks to the help and support, I have now found my feet and life is positive again. I now have a rewarding job and I have a future.”



CHARITABLE ACTIVITIES

ENABLING INDEPENDENT LIVING

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

For some Army veterans, 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 veterans and their families, both young and old, with home adaptations and mobility equipment that 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. In FY23-24 this included a £30,000 grant to the Spinal Injuries Association, towards the costs of the charity's support network for soldiers living with spinal cord injury.



We supported **414 INDIVIDUALS** by providing grants for mobility aids.



WE ASSISTED 112 wounded, injured and sick serving soldiers with individual grants.



We spent more than **£389,000** on specialist mobility aids for individuals.

HOW WE HELPED MATT

Matt, a former infantry soldier, was 32 when he was diagnosed with multiple sclerosis (MS). His illness affected his mental health and ability to care for himself.

Our charity collaborated with SSAFA and Matt's Regiment to transform his home, contributing £1,000 towards new energy saving windows and providing £2,000 towards a new riser and recliner chair and a mobility scooter.



I can go down to the local park on my new mobility scooter. I thought those days were long gone. I may not be running marathons anymore but I'm back on the right track. I've definitely turned a corner."



HOW WE HELPED STEVE

Steve was 19 years old when he was badly wounded in a bomb explosion in Belfast while serving with The Royal Anglian Regiment. Despite having two prosthetic limbs, he became an accomplished sportsman with a talent for archery. Our charity contributed £2,000 towards a new ramp so that Steve could exit his bungalow more easily.

“

Before the adaptation I was like Eddie the Eagle getting out of the house. This work has made a massive difference. I have my independence back and it has given me a boost. I see gardening as the way forward, enjoying life in the fresh air, and would like to get a greenhouse.”

Although Steve suffered life-changing injuries at such a young age, he does not see himself as disabled. He has excelled in many sports, including archery, wheelchair basketball as a player and coach, rock climbing and abseiling. He once sailed across the Atlantic to Barbados with an all-amputee crew against able bodied crews in other boats. He also set up a motor racing charity for disabled veterans and civilians.

Steve says: “Life is still tough, there are days when my PTSD kicks in and I don’t feel great. However, there are many worse off than me. Many lads never make it home, we should never forget that. I am lucky to be alive and I have a lot of good things in my life.”



CHARITABLE ACTIVITIES

ENSURING THE PROVISION OF 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 veterans and their families are incredibly varied and we are here to support the Army family with many 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 FY23-24, we were also delighted to support charities that specialise in assisting disabled veterans. These included Launchpad, which provides housing and support for disadvantaged veterans, and which you can read about on p.20.

HOW

WE HELPED

VICKY

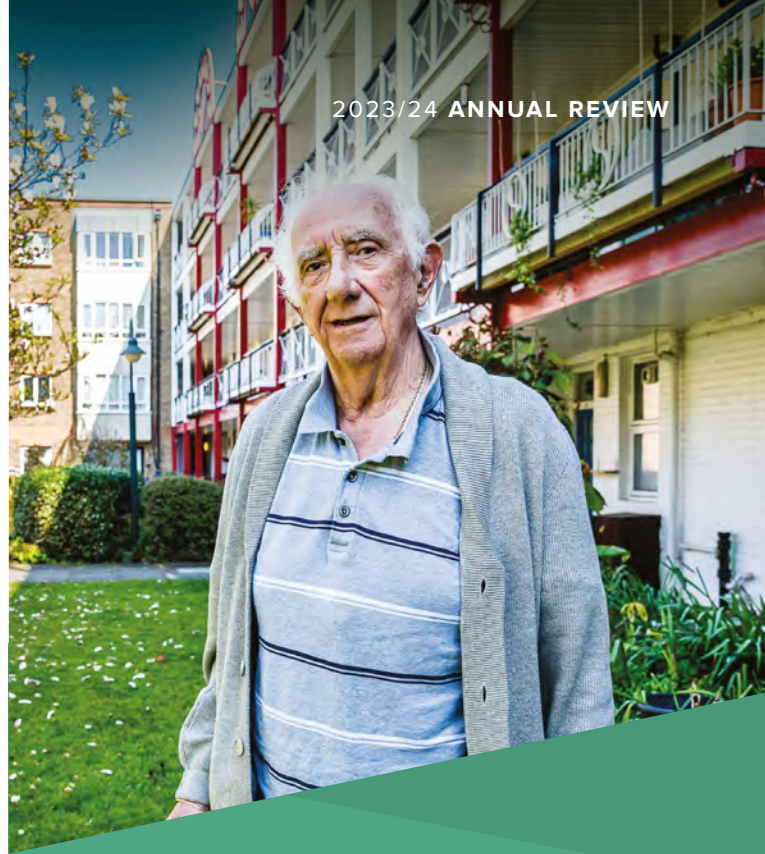
Vicky (pictured left) served for 19 years in the Royal Army Medical Corps as a combat medical technician. She undertook tours of Kosovo, Bosnia, Iraq and Afghanistan, achieving her ambition to provide frontline medical support to soldiers in operational environments.

In 2019, after being diagnosed with PTSD, she was medically discharged, which was a devastating and unexpected end to a career she loved. Royal British Legion Industries (RBLI), which we fund, helped her to turn her life around and, with the help of a grant from our charity, she secured a rent advance and deposit on her first home.

She has now moved into RBLI's village in Aylesford, Kent, with her partner and her therapy dog, Dexter.



The ABF's help was amazing. I didn't have any funds for a house, just my belongings. I was able to start my life again. Without Dexter I would not be here today; he gave me a purpose and keeps me grounded. I am now happily living a simple life."



FUNDER

SPOTLIGHT

Wimbledon Foundation

FY23-24 saw the first year of our renewed three-year partnership with the Wimbledon Foundation, in which they have generously committed a £150,000 grant to be spent over three years supporting our Housing and Homelessness Programme. We are so grateful to be aided by the Wimbledon Foundation in our endeavour to ensure that every member of the Army family has access to safe and sufficient housing.

Thanks to this support, we have been able to help Army families who needed essential brown goods, affording them much-needed stability and security. The funding also enabled us to support several trusted charity partners including Haig Housing Trust, Stoll, Launchpad, and Royal British Legion Industries, which could offer specialist assistance to members of the Army family facing homelessness this past year.

Pictured above is George, a Korean War veteran, who lives with his wife, Anne, at the Sir Oswald Mansions, run by Stoll. The couple have a flat overlooking the estate's gardens and are supported by the Stoll team, including a dedicated support worker who visits once a week.



OVER £1.3M was spent on grants to individuals with housing needs.



OVER £500,000 was spent on essential household furnishings and domestic appliances such as fridges, washing machines and beds.

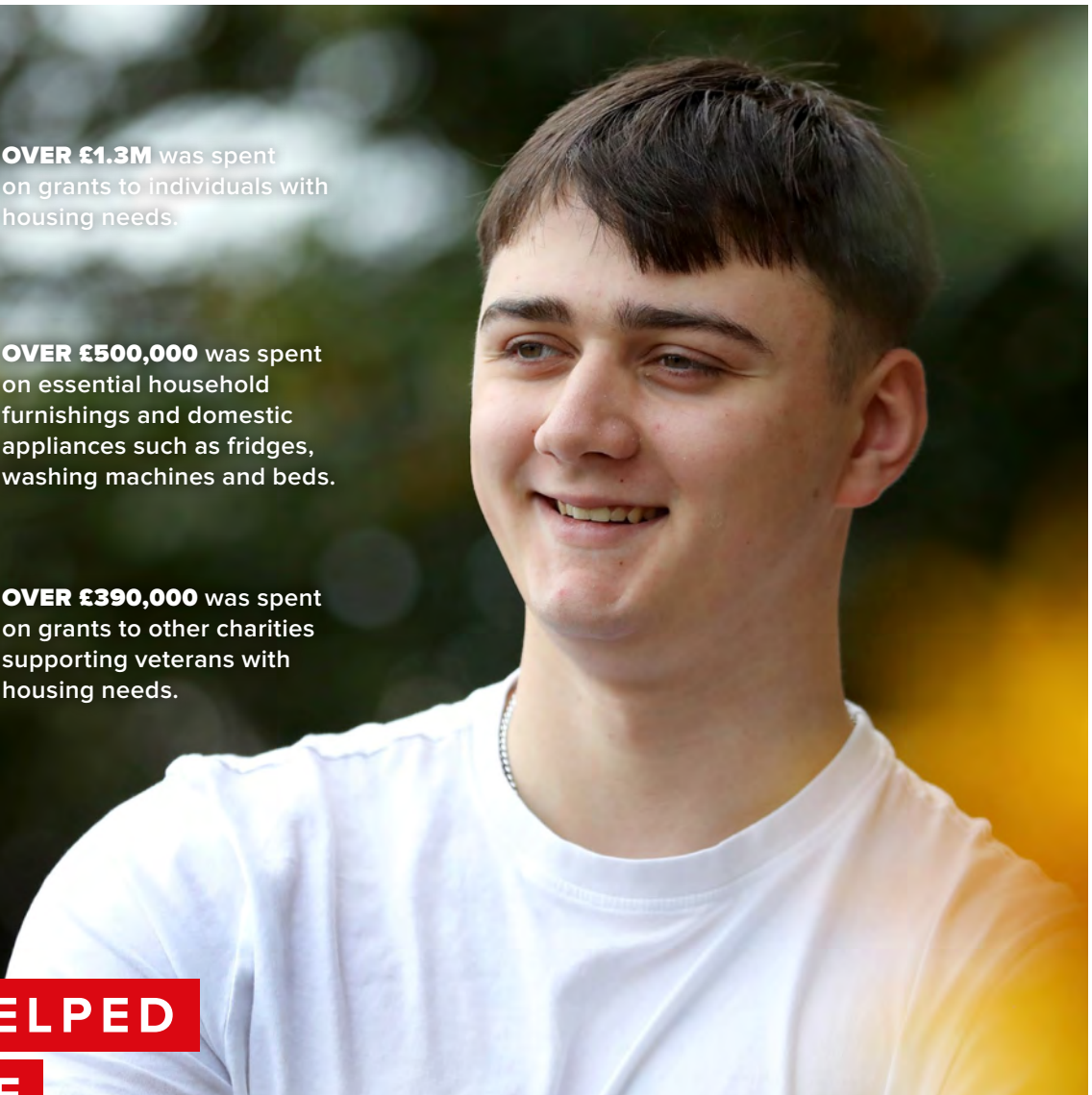


OVER £390,000 was spent on grants to other charities supporting veterans with housing needs.

HOW

WE HELPED

REECE



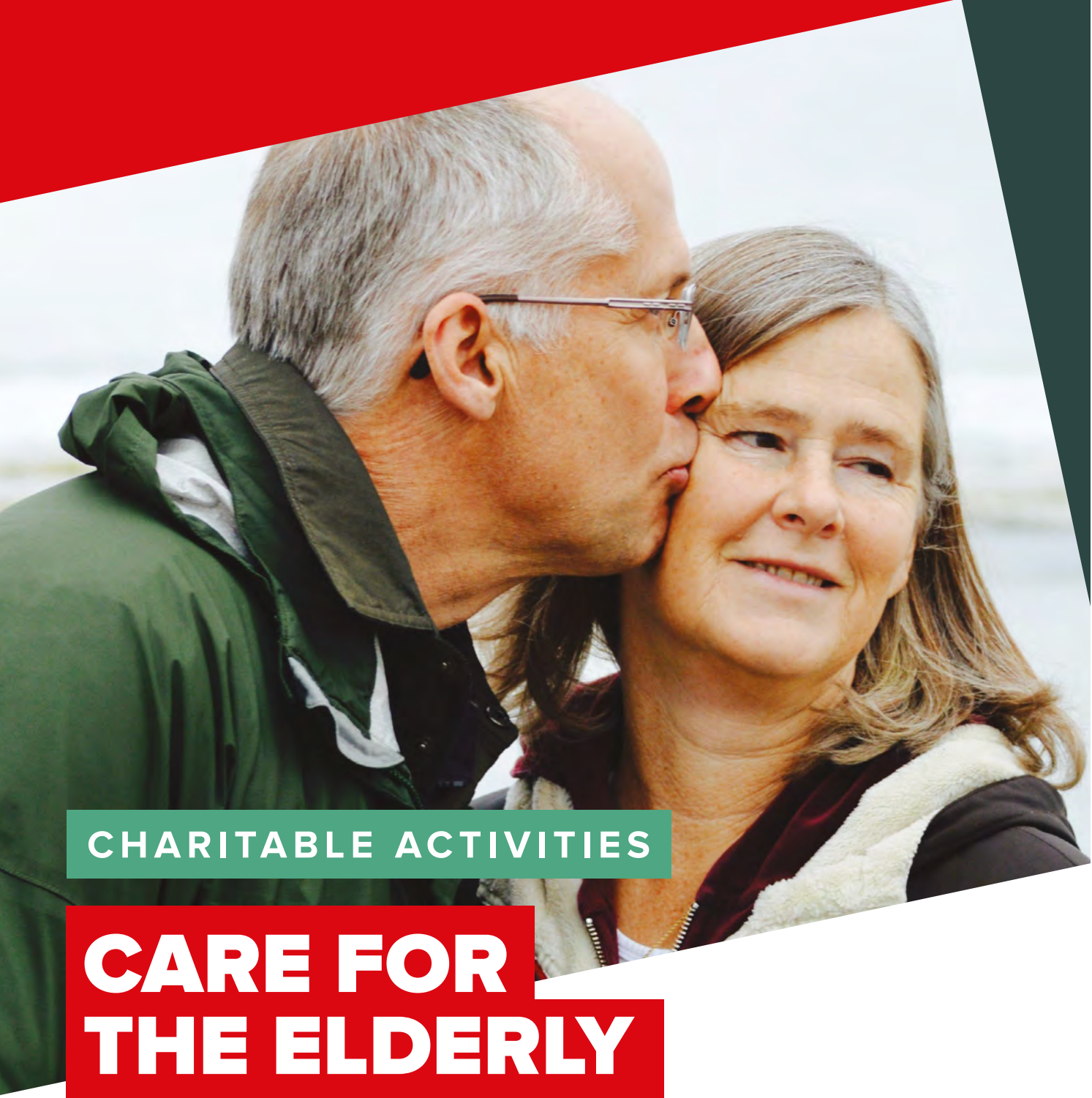
Reece had an unsettled childhood before joining The Rifles, aged 17. Unfortunately, he damaged his back during initial training and had to leave the Army early. He had nowhere to live; so, in June 2023, was offered safe and secure accommodation by Launchpad, the homeless charity, which we fund. He is now working hard to secure stable employment.

Reece says: "I was lost in myself. The only person I spoke to was my partner. I came to Launchpad with just my clothes and Xbox and was given a welcome pack provided by the ABF, which included bedding, toiletries, cutlery, plates, and a food pack. This was a great kick start to help me out."

Reflecting positively on his current situation, Reece says: "Since June I have come out of my shell, settled down and feel more mature and self-sufficient. I have been attending a local college and have gained health and safety and safeguarding qualifications. I am very thankful to both the ABF and Launchpad for giving me the support to start my life again in a safe and trusting environment."



Since June I have come out of my shell, settled down and feel more mature and self-sufficient. I have been attending a local college and have gained health and safety and safeguarding qualifications."



CHARITABLE ACTIVITIES

CARE FOR THE ELDERLY

We aim to 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 providing substantial support to leading care homes for veterans to providing specialist equipment to protect elderly veterans from pain, discomfort and injury – we are here to provide lifelong support for those who have served their country.

Supporting elderly Commonwealth veterans living in poverty

We are here for veterans living overseas, as well as in the British Isles. During FY23-24, we awarded a £195,000 grant to the Royal Commonwealth Ex-Services League (RCEL) to support food aid to Commonwealth veterans and their families, many of whom are elderly and frail. Our grant will be used by the RCEL in conjunction with the Foreign Commonwealth and Development Office's overseas aid programme to fund the cost of two meals a day, so that around 6,000 vulnerable veterans, widows and families can enjoy a healthy diet and stay out of poverty.

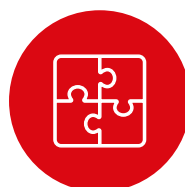


MOSES' STORY

Moses Mbugua Muir turned 100 in January 2024. He served with the Royal Electrical & Mechanical Engineers between 1942-1949. After basic training and driver/mechanic trade training in Kenya, his first service was in Burma, as part of the 14th Army. Later, Moses saw service in Ceylon and then part of East African Command in British Somalia. Moses remembers being proud his personal kit was always in good order and of being ready to do his job.

Moses' service was recognised by award of the British War Medal and Burma Star campaign medal. Sadly, in the 1950s, Moses discarded his British medals in fear of Mau Mau reprisals.

After Army service, Moses married and had a family of 8 children, 3 sons and 5 daughters. Post-war, Moses was employed for 30 years as a manager on the Kiru coffee estate. The ABF contribution to the Royal Commonwealth Ex-Services League welfare grant helps him purchase a healthy daily diet. He is hugely grateful for his welfare grant, which he depends on to buy food.



We spent over **£700,000** supporting organisations that help elderly veterans.



We continue to help veterans who served in World War Two – **19 THIS YEAR.**



We spent over **£900,000** on grants to individuals over the age of 65.

Supporting Care for Veterans

During FY23-24 we were delighted to award a grant of £109,910 to Care for Veterans, which has a 60-bed care home in Worthing, West Sussex. Ron (pictured right), who was awarded the Legion d'Honneur for his Army service during France's liberation in World War Two, lives there happily, with his family close by.

Ron and his unit deployed to Normandy just after the D-Day landings as part of the follow-up forces tasked with rescue operations. He recalls the camaraderie that came with sharing the hardships as well as the quieter respite moments amid the chaos of war. Decades later, he also fondly remembers his best friend, with whom he had worked before the war and who was sadly killed during the Normandy campaign.



After the war ended, he was based in Duisburg, Germany as part of the occupying forces, where his role changed from combat engineer to peacekeeper. Returning to civilian life, Ron began his long career at Barclays Bank, where he remained for the next thirty years before his retirement.

Christine Gillott, Head of External Engagement, Care for Veterans, says: “We are extremely grateful for the loyal support we have received from the Army Benevolent Fund for many, many years. Thanks to their generosity, hundreds of Army veterans have benefitted from our specialist care and rehabilitation services, including Ron.”

“

We are extremely grateful for the loyal support we have received from the Army Benevolent Fund for many, many years. Thanks to their generosity, hundreds of Army veterans have benefitted from our specialist care and rehabilitation services, including Ron.”

Christine Gillott, Head of External Engagement, Care for Veterans

HOW WE HELP

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 this year funded over 3,800 cases, supporting individuals and family members.



WE ARE ONE OF THE BIGGEST PROVIDERS OF GRANTS TO OTHER CHARITIES AND ORGANISATIONS IN THE MILITARY CHARITY SECTOR.

OUR SUPPORT FOR INDIVIDUALS AND FAMILIES

Who we help

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

- + Members and former members of the Regular Army who have completed adult Basic Training (previously referred to as Phase 1 training). Exceptionally, individuals who are medically discharged as a direct result of an injury sustained during their Basic Training will also be supported.
- + Dependent spouses/civil partners, widows, widowers, children and other immediate family members.
- + Members and former members of the Army Reserve (and their dependants as outlined above), providing they have completed one year's satisfactory service, including Basic Training. Exceptionally, we will 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.

How we help

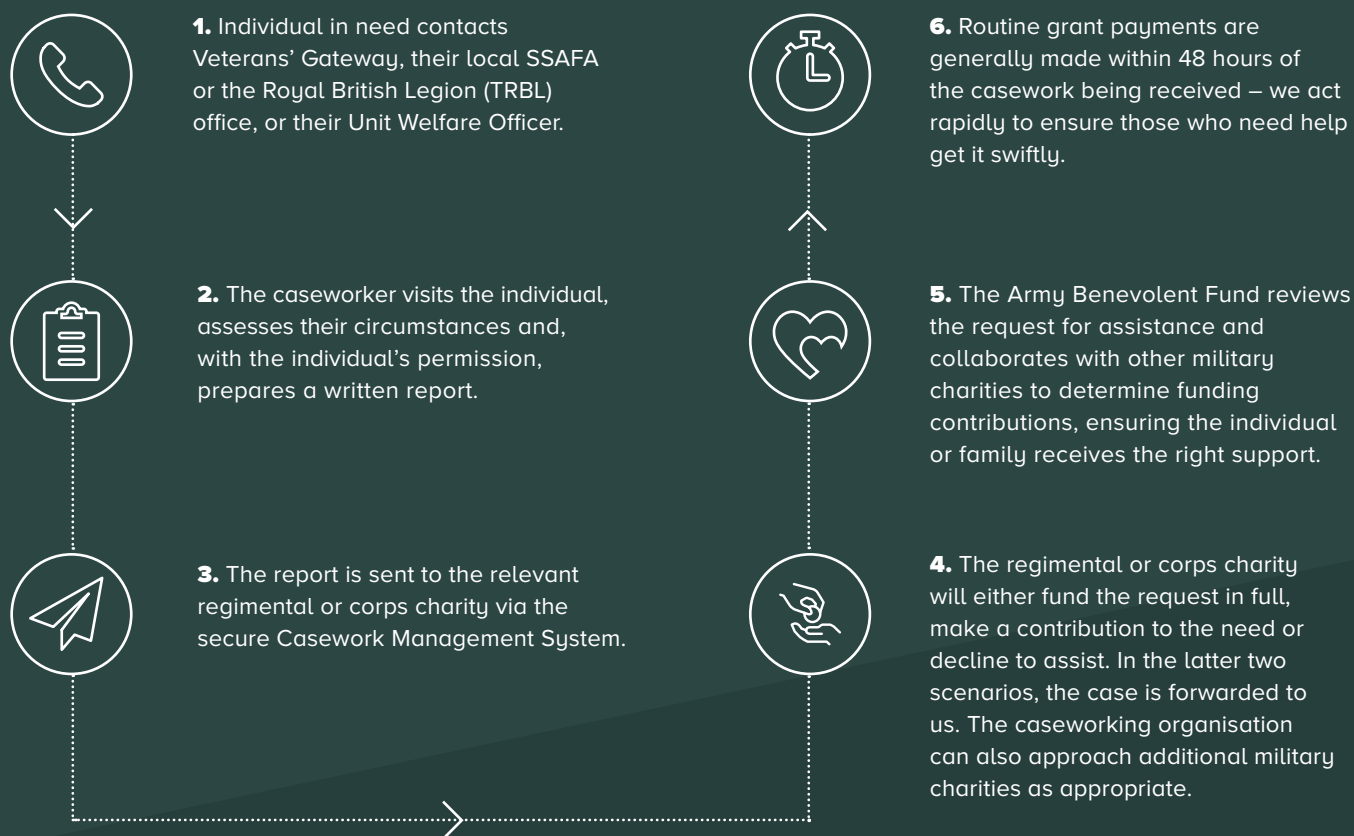
Our individual grants programme supports the regimental and corps charities to meet the immediate needs of their people. Every grant request is assessed rigorously to ensure it achieves the stated objectives and leads to required outcomes.

Underlying this is a clear understanding between the Army and the ABF that we work in tandem. The diagram on the right demonstrates a typical support pathway of an individual in need.

Collaboration is key

Our grants to individuals depend on the efforts of caseworking organisations. Therefore, in the background, and on behalf of the Army and its regimental and corps charities, we continue to fund organisations that carry out Army-related casework (such as SSAFA) and to invest in the Casework Management System. This is to ensure grants are reviewed and disbursed quickly and effectively.

TYPICAL SUPPORT PATHWAY FOR AN INDIVIDUAL IN NEED OF HELP



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 but not limited to 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 in place established guidelines 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 procedures, charities or organisations awarded a significant grant are required to complete outcomes reports, so we can gauge the impact of the funds we provide. This year, we spent £3.7m supporting 86 other charities and organisations.

WHERE WE HELP: OUR GLOBAL FOOTPRINT

HOW WE HELPED IN THE USA

We awarded a grant to a former British Army soldier who was about to start a new job. This helped to cover his living costs while waiting for the necessary references and medical tests he required to begin his employment.

HOW WE HELPED IN SPAIN

After spending all their savings on specialist medical equipment, the wife of a former soldier faced severe financial hardship when he died. We contributed towards her husband's funeral costs and also helped with her ongoing utilities and food bills.

Thanks to our supporters, we are able to help the Army family all over the world.

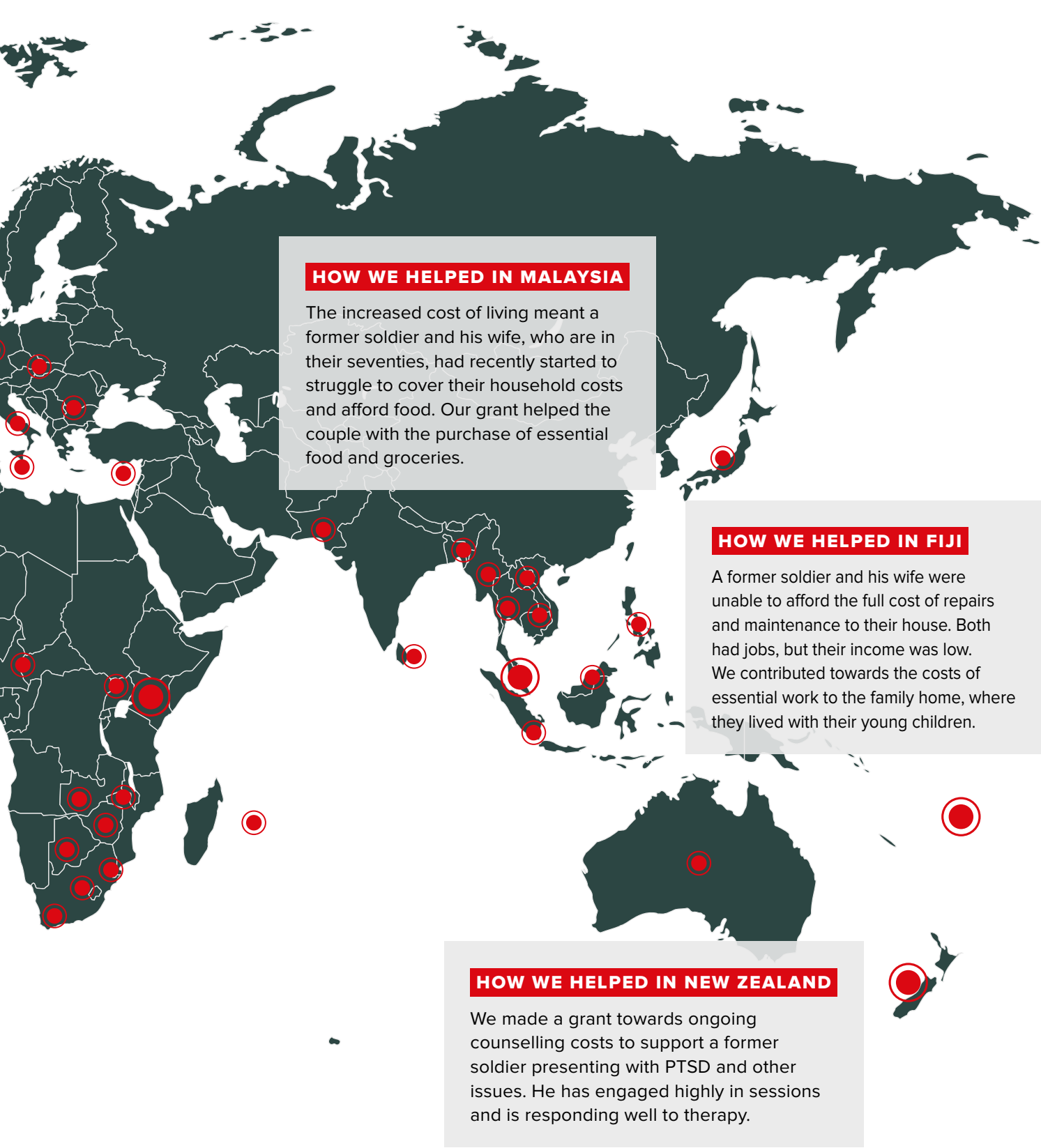
The Army continues to recruit extensively from across the Commonwealth and many soldiers and their families later settle overseas, often in places where they have served.

Last year, we reached 75,000 people in 51 countries through a combination of grants to individuals and other organisations. A significant proportion of our overseas work is delivered in partnership with the Royal Commonwealth Ex-Services League (RCEL), which assists former soldiers and their spouses across the Commonwealth.

Here are just some of the ways our support made a difference to soldiers, former soldiers and their families around the world.

HOW WE HELPED IN KENYA

We helped towards the cost of essential food and groceries for an elderly former soldier. He lives in a rural and remote area of Kenya where prices fluctuate and his small pension does not cover his essential living costs.



FUNDRAISING

We could not annually assist more than 75,000 members of the Army family across 51 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 remain extremely grateful for the continued support of those organisations close to the Army family; including the Army Dependants' Trust, which donated £917,000 in FY23-24, and the regimental and corps charities, which contributed nearly £986,000 over the same period.

We partner with a broad range of UK businesses, high net worth individuals, trusts and foundations, enabling our ongoing work to support soldiers, veterans, and their families.

We are extremely fortunate for the sustained support of our philanthropic donors: The Band Trust, The Hobson Charity, The Peacock Charitable Trust, Mike Gooley Trailfinders

Charity, Royal Warrant Holders Association Charity Fund, National Garden Scheme, PF Charitable Trust, Royal Edinburgh Military Tattoo, 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 Princess Anne's Charitable Trust, The Henry Lumley Charitable Trust, Moondance Foundation, Edward Gostling Foundation, and the Duke and Duchess of Wellington Charitable Trust.

We are also hugely grateful to receive support from corporate partners, including: BAE Systems, MBDA, Leonardo UK, RIFT Group, DSEI, the Sandringham Association of Royal Warrant Holders, Vitax, and Rolls-Royce, enabling our ongoing work to support soldiers, veterans, and their families.

Pictured are some of the many ABF events that have taken place over the course of this financial year. The funds raised by these events constitute a major source of income for the 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.



- 1** An Army team taking on the Cateran Yomp, which had nearly 1,000 participants this year.
- 2** Running the London Marathon for the Army Benevolent Fund.
- 3** The Lord Mayor's Big Curry Lunch, April 2023.
- 4** Taking on Born Survivor, the ultimate mud run, for the Army Benevolent Fund.



FINANCIAL HIGHLIGHTS

OVERVIEW

Our income was higher than expected this financial year, at £15.3m (FY22-23: £12.8m), which is an increase of £2.5m from the previous financial year. This was due to higher legacy income at £5.2m (FY22-23: £2.3m) and we continue to be deeply grateful to the individuals who have remembered us in their Wills.

Income received from donations was lower at £2.8m (FY22-23: £3.3m). Income from the Army, which comprises donations from individuals, regimental and corps charities and the Army Dependants' Trust, increased to £1.96m (FY22-23: £1.6m). Income from trading activities was lower at £2.7m (FY22-23: £3.4m), due to lower sign ups to events. The investment income was £2.5m (FY22-23: £2.2m), due to the increase in the yield from our deposits.

Of the £2.5m of investment income received, only £1.1m represented cash dividends and interest receivable, with the remaining £1.4m being represented by additional investment units, which further bolster the Charity's investment portfolio to provide rising income over time.

Total expenditure for the year increased to £15.6m (FY22-23: £14.7m). Our charitable expenditure delivering benevolence, including individual and charitable grants to those in need, increased by 2% to £9.1m (FY22-23 £9m). The number of individual cases increased by 1% to 3,800 (FY22-23: 3,763 cases).

In the past year, we provided block grants to 86 (FY22-23: 74) delivery charities and organisations, both large and small, local and international, delivering specialist support on our behalf to the Army family. We are working with other charities to ensure greater coherence and efficiency in our collective delivery of benevolence.

The total cost of raising funds increased to £6.5m (FY22-23: £5.7m) as we continue to invest in donor recruitment.

Overall, the accounts for the year ended with a net expenditure of £356k (FY22-23: net expenditure of £1.8m).

Reserves

Our reserve is based on three imperatives:

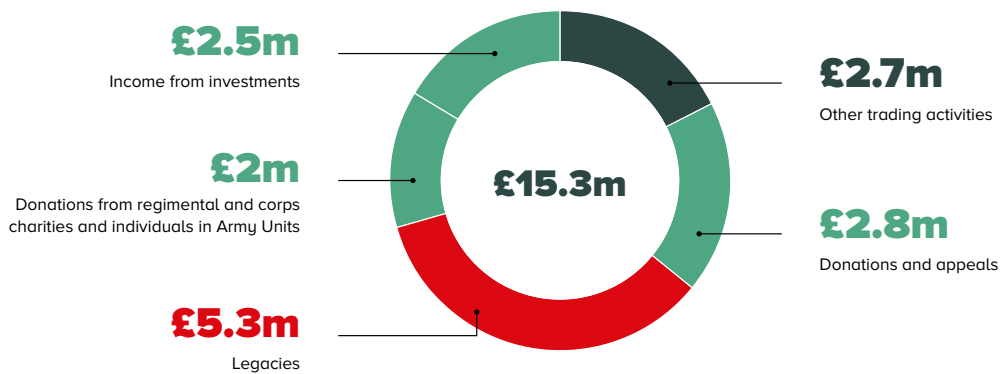
- 1** To manage on behalf of the nation a series of designated funds that support veterans who served in particular conflicts, and their immediate family members.
- 2** To provide an operational reserve to underpin continued delivery of benevolence to the Army family in the immediacy of a 12 to 18-month period.
- 3** To provide a strategic reserve for the delivery of benevolence to the Army family in a more enduring sense, hedging against a significant change in operating conditions or benevolence need.

A proportion of our funds are ringfenced (designated) and administered on behalf of the nation to help veterans and families in need from conflicts such as Afghanistan and the Falklands. They will be disbursed over many years until the last eligible soldier or family member is no longer alive.

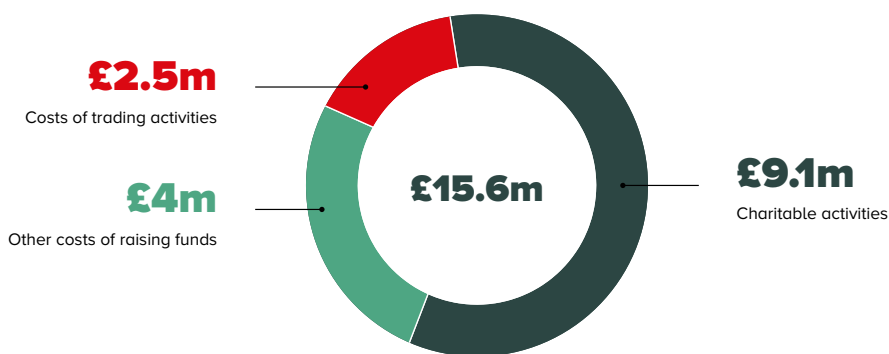
Our reserves ensure we can continue delivering benevolence to the Army family in the immediacy of a 12 to 18-month period, should we face a significant fall in income. We also hold a strategic reserve to ensure that we can deliver benevolence to the Army family in the long term, despite any changes that may occur in the operating environment, for example, future conflicts. Part of this picture includes meeting our responsibility for ensuring the regimental and corps charities can provide appropriate benevolence support, when called upon, in perpetuity.

We are the Army's national charity: determined to be here for soldiers, for life.

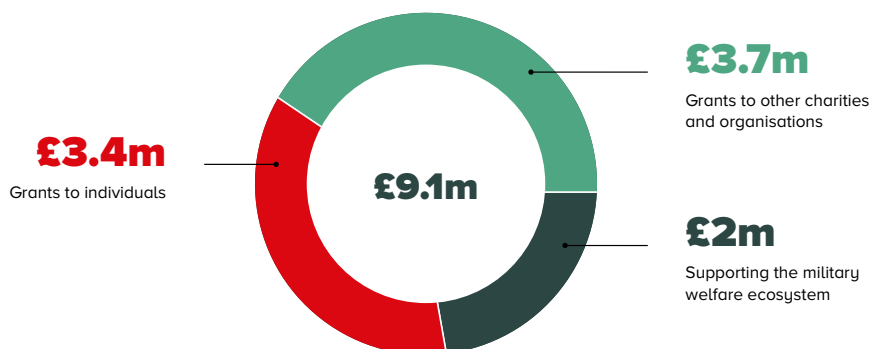
WHERE OUR FUNDING CAME FROM



HOW WE SPENT AND ALLOCATED MONEY



HOW WE SUPPORTED THE ARMY FAMILY



HEAD OFFICE

Army Benevolent Fund,
Mountbarrow House, 6-20 Elizabeth
Street, London SW1W 9RB

T. 020 7901 8900

E. supportercare@armybenevolentfund.org

EAST ANGLIA

Army Benevolent Fund, Building PO4,
Room 6, Merville Barracks, Circular Road
South, Colchester, Essex CO2 7UT

T. 01206 817 105

E. eastanglia@armybenevolentfund.org

EAST MIDLANDS

Army Benevolent Fund,
Chetwynd Barracks, Chilwell, Beeston,
Nottingham NG9 5HA

T. 01159 572 103

E. eastmidlands@armybenevolentfund.org

LONDON

Army Benevolent Fund, Wellington
Barracks, London SW1e 6HQ

T. 0203 903 6030

E. london@armybenevolentfund.org

NORTHERN IRELAND

Army Benevolent Fund, Building 115,
Thiepval Barracks, Lisburn BT28 3NP

T. 02892 678 112

E. ni@armybenevolentfund.org

NORTH EAST & YORKSHIRE

Army Benevolent Fund, Hipswell Lodge,
Smuts Road, Catterick Garrison,
North Yorkshire DL9 3AX

T. 01748 874 127

E. northeast@armybenevolentfund.org

NORTH WEST

Army Benevolent Fund, Building 15, Weeton
Barracks, Anzio Road, Weeton PR4 3JQ

T. 01772 288 896

E. northwest@armybenevolentfund.org

SCOTLAND

Army Benevolent Fund, The Castle,
Edinburgh EH1 2YT

T. 0131 376 4008

E. scotland@armybenevolentfund.org

SOUTH EAST

Army Benevolent Fund, Royal Military Academy Sandhurst,
Robertson House, Camberley, Surrey, GU15 4NP

T. 01276 535 975

E. southeast@armybenevolentfund.org

SOUTH WEST

Bulford Office
Army Benevolent Fund, Bldg 750,
Picton Barracks, Bulford Camp,
Salisbury, Wiltshire SP4 9NY

T. 01980 672 337 (Bulford office)

E. southwest@armybenevolentfund.org

Exeter Office
Army Benevolent Fund, Wyvern
Barracks, Exeter, Devon EX2 6AR

T. 01392 496 412 (Exeter office)

E. southwest@armybenevolentfund.org

WALES

Army Benevolent Fund, Maindy Barracks,
Whitchurch Road, Cardiff CF14 3YE

T. 02920 377 080

E. wales@armybenevolentfund.org

WEST MIDLANDS

Army Benevolent Fund, Building V5,
Venning Barracks, Donnington,
Telford, Shropshire TF2 8JT

T. 01952 674 369

E. westmidlands@armybenevolentfund.org



© 2024 Army Benevolent Fund. Army Benevolent Fund is a registered charity in England and Wales (1146420) and Scotland (SC039189)

For Soldiers. For Life.