

Annual Review

2017 - 18

ABF

THE SOLDIERS'

CHARITY

The Army's National Charity

For Soldiers. For Veterans
For Families. For Life

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Photo: David Stearne

“
I HAD NO IDEA THAT THERE WAS A CHARITY
OUT THERE THAT SUPPORTED THE FAMILIES
OF SERVING SOLDIERS AND VETERANS. IT
HAS REALLY BEEN A LIFE CHANGER.
”

Kirstie
(See page 15)



OUR ONLINE SHOP RANGE
HAS EXPANDED THIS YEAR!
SEE PAGE 28-29 FOR YOUR
15% DISCOUNT

www.soldierscharityshop.org

WELCOME FROM THE CHIEF EXECUTIVE



This Annual Review 2017/18 lays out the impact of our work over the last year and the crucial part that our many supporters play in helping us raise the necessary funds to enable our continued support for those in need. It has been a very strong year for ABF The Soldiers' Charity and I am delighted that we have again not only extended our global reach, providing support to the British Army family in 62 countries, but also increased our charitable expenditure.

The figures, however, only tell part of the story and those of us who work for The Soldiers' Charity are privileged to see the impact of our collective efforts first hand. Of course, most members of the Army family flourish, both whilst serving and later, but some fall into difficulties that can be both traumatic and life-changing.

It is the sheer variety of cases we support and the impact of prompt help that always really strikes me. Key to this

are our very strong relationships with the Regimental and Corps charities, and caseworking organisations such as SSAFA, to make sure we deliver the right sort of help to those with genuine need.

Equally important are our grants to other charities and organisations - we have financially supported some 85 this year. This might sound like a simple process of merely providing funds, but we go to great lengths to fund only effective organisations (rather than those that are just well-intentioned) and we scrupulously audit the outcomes. Key also is anticipating emerging need and making sure our grants programme is both agile and relevant.

None of this 'output' would be possible without successfully raising the necessary funds - a near-record £20.4 million this year. Again, here it is vital that we innovate and try new ideas. Each year we run more than 600 events, large and small, offering a wide array of activities. Our challenge events have flourished and this year we launched Rifle Run, on one of the snowiest days of the year, where committed supporters completed a 10km running and shooting challenge oblivious to the weather - as befits the Army's charity.

Some of the most important work over the year is largely unseen - to make sure our governance is as good as it can be in order to protect the trust that so many people place in us. We are quite clear that behaving responsibly and treating all those we deal with in an appropriate manner lies at the heart of our continuing high reputation.

“
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”

Next year is our 75th anniversary and we stand by our original commitments made in 1944 in terms of ensuring soldiers, veterans and their immediate families can live with independence and dignity. Our sense is that the Services charity sector is going to face renewed challenges over the next few years and we remain absolutely committed to maintaining the high levels of support we provide; and helping the sector more broadly by encouraging coordinated and effective action.

MAJOR GENERAL (RETD)
MARTIN RUTLEDGE CB OBE
CHIEF EXECUTIVE,
ABF THE SOLDIERS' CHARITY

OUR VISION
 ALL SERVING
 SOLDIERS,
 VETERANS AND
 THEIR IMMEDIATE
 FAMILIES SHOULD
 HAVE THE
 OPPORTUNITY TO
 AVOID HARDSHIP
 AND ENJOY
 INDEPENDENCE
 AND DIGNITY.



01 George Pas served for 14 years as a reservist and is paralysed from the neck down, following a road traffic accident. We assisted with funding for an all-terrain mobility scooter, which enables him to participate fully in family activities with his wife and three children.

02 Joseph Connor, 92, is a WW2 veteran and was struggling with getting down some steps from his home to the pavement, where his car was parked. We funded the construction of a new driveway, so he can now park his car and mobility scooter directly outside his home, significantly improving his quality of life and independence.

03 Joseph Connor, pictured left, as a young man in the Army in 1943.

04 Barney Gillespie lost his right leg due to an IED explosion during his third tour of Afghanistan. We assisted with funding home adaptations and he now lives a very active, busy life as an adventure instructor. He recently attended the Royal Wedding and consequently became a bit of a media star!

05 Kirstie with her family. Read her story on page 15.

**WE WORK WITH VETERANS OF EVERY
 CONFLICT, FROM THE SECOND
 WORLD WAR TO THE MOST RECENT
 OPERATIONS, WHETHER THEY LIVE IN
 THE BRITISH ISLES OR OVERSEAS.**



03



02

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.



04

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 veterans of every conflict, from the Second World War to the most recent operations, whether they live in the British Isles or overseas.

FOCUS ON TRUST

We work hard to earn and keep the trust of all those who generously support us, in terms of ensuring we both raise and spend money wisely and responsibly. In 2017, and for the third year running, we were named as the number one charity nationally 'To Deliver on its Promises' by Third Sector, the UK's leading publication for the voluntary sector.



Want to know more / Donate / Get involved

then call 020 7901 8900

or visit www.soldierscharity.org

ABF THE SOLDIERS' CHARITY



05

CHARITABLE ACTIVITIES OVERVIEW

A Holistic Approach to Welfare

The overall scale, breadth and variety of our support is vast. We help very young serving families cope with sudden bereavement or traumatic loss. We provide wide-ranging support to wounded soldiers, many of whom will need increasing financial assistance for decades to come. We provide help with housing, as well as education and training for employment for soldiers of all ages who have sometimes had to leave the Army prematurely through no fault of their own. And we are there for those older veterans and their widows or widowers who may find themselves isolated and lonely.

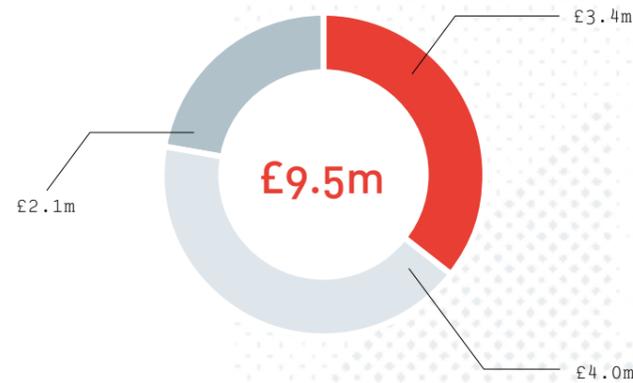
We are never judgemental and we always adopt a holistic approach to the person or family in need of support. Often, an individual in need will receive an initial grant, delivered through their Regimental or Corps charity; then be referred to a specialist charity that we have funded; and potentially then be supported by 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. We never allow our grants programme to become repetitive or stale.

We also take great care to collaborate with other charities, organisations, government and the Army - to ensure we have a comprehensive picture of what is the need and to guard against duplication of effort.

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

OUR CHARITABLE EXPENDITURE IN SUPPORT OF THE ARMY FAMILY



£9.5m

In 2017-18 we spent £9.5m supporting more than 70,000 members of the Army family

£3.4m

We awarded £3.4m as grants to individuals in need

£4.0m

Our grants to other charities and organisations providing support to the Army family totalled more than £4.0m

£2.1m

We spent £2.1m on supporting the military welfare ecosystem to ensure soldiers, veterans and their families' needs can be met in a timely and effective manner

Get involved www.soldierscharity.org

85

WE FUNDED 85 OTHER CHARITIES and organisations that are providing support to the Army family



The youngest person we have supported was two years old, the eldest was 106



SUPPORTING 70,000 MEMBERS OF THE ARMY FAMILY

62

We have supported the British Army family all over the world - in 62 countries this year

17%

Around 17% of our grants were spent supporting serving Army personnel and their families; the balance was spent on veterans and their families



WE SPEND AROUND £14,000 A DAY and £69,000 a week on grants to individuals

Our Three Mechanisms for Providing Support

1

WE MAKE GRANTS TO INDIVIDUALS, THROUGH THEIR REGIMENTAL AND CORPS CHARITIES

2

WE MAKE GRANTS TO OTHER CHARITIES AND ORGANISATIONS THAT DELIVER SPECIALIST SUPPORT TO SOLDIERS, VETERANS AND THEIR IMMEDIATE FAMILIES

3

WE TAKE A KEY ROLE IN THE MILITARY WELFARE ECOSYSTEM BY: FUNDING ORGANISATIONS THAT CARRY OUT ARMY-RELATED CASEWORK (PARTICULARLY SSAFA); INVESTING IN THE CASEWORK MANAGEMENT SYSTEM (TO ENSURE GRANTS ARE REVIEWED AND DISBURSED QUICKLY AND EFFICIENTLY); AND COLLABORATING WITH AND PROVIDING ADVICE AND SUPPORT TO OTHER MILITARY CHARITIES AND ORGANISATIONS

CHARITABLE ACTIVITIES ENABLING INDEPENDENT LIVING

We aim to provide soldiers and veterans with the means to live independently, with the dignity they deserve. Many Army veterans want to remain independent and stay in their homes but injury, disability and advancing years can make this difficult. We are on hand to support veterans and their families, both young and old, with home adaptations and mobility equipment that enables them to live where they are most comfortable. Some will require significant support for the rest of their lives and we administer funds on behalf of the nation to ensure their needs are met over the long term (you can read more about this on page 18).



01

Rick Clement. Read his story on page 7.

02 Andy Reid, formerly of 3rd Battalion The Yorkshire Regiment, with his wife, family and new baby (born in March 2018!). Andy lost both his legs and his right arm after stepping on an IED while on patrol in Afghanistan in 2009. We provided a number of grants for urgently-required home adaptations. Andy is an amazing ambassador for The Soldiers' Charity and has raised more than £50,000 for us!

03 Andy Reid and his son.



02



03

WHEN SERVING SOLDIERS ARE WOUNDED, INJURED OR SICK, WE WORK IN PARTNERSHIP WITH THE ARMY'S PERSONNEL RECOVERY UNITS TO ASSIST THOSE IN GREATEST NEED AND, WHERE APPROPRIATE, TO AID THEIR TRANSITION TO CIVILIAN LIFE.



WE SUPPORTED 423 INDIVIDUALS

through providing grants for mobility aids



WE ASSISTED 199 WOUNDED, INJURED AND SICK SOLDIERS

with individual grants this financial year



WE SPENT MORE THAN £350,000

on specialist mobility aids for individuals (an increase of 16%)



HOW WE HELPED RICK

Sergeant Rick Clement joined the Army just before his 17th birthday and served for 16 years. He travelled the world, on operational tours in Iraq and Afghanistan and on training exercises in Australia and Canada. In 2010, Rick was a month into his first tour of Afghanistan when he stepped on a Taliban IED. He lost his legs and badly damaged his right arm in the blast.

Rick went to Headley Court to undertake gym and physiotherapy. He is now able to drive and gets around on a mountain trike wheelchair. He is fully independent and has recently moved in to an adapted home close to family and friends. He has a great social life, goes out with his dog every day and keeps in touch with Army friends.

ABF The Soldiers' Charity helped him by providing a grant towards a specialist wheelchair and home adaptations.

“ THE FUNDING FROM THE SOLDIERS' CHARITY HAS MADE A MASSIVE DIFFERENCE. THE MOUNTAIN TRIKE WHEELCHAIR HAS CHANGED MY LIFE. FOR THE FIRST TIME IN EIGHT YEARS I COULD GO ON THE BEACH. THE SOLDIERS' CHARITY'S HELP IS LIFE CHANGING STUFF, IT REALLY IS. ”

Rick Clement

CHARITABLE ACTIVITIES CARE FOR THE ELDERLY

WE AIM TO PROVIDE SUPPORT FOR SOLDIERS, FOR LIFE. A CORNERSTONE OF OUR ACTIVITY IS ENSURING ELDERLY VETERANS AND THEIR FAMILIES HAVE THE CARE THEY NEED, WHETHER THEY LIVE IN THE UK OR OVERSEAS.

We enable elderly veterans to stay in their homes by providing grants for specialist electric beds that rise and recline, so veterans can get up and move around more comfortably. We also give grants for stairlifts, so homes with more than one floor remain possible to be lived in. And to assist veterans who can no longer stay at home, we support with care home top-up fees.

We also provide funding for charities that support elderly veterans, including industry-leading care homes such as Broughton House and the Royal Star and Garter Homes; and international organisations taking care of veterans overseas, such as the Royal Commonwealth Ex-Services League and Age Espania.



Joseph Connor with his daughter (see page 4, caption 2).

All in all, in FY17-18, we provided funding to eight charities and organisations that specifically help elderly veterans and their families; and we go to exhaustive lengths to ensure that these are the 'right' eight charities to support, based on need and outcomes reporting.

Supporting Erskine

WE PROVIDE FUNDING FOR SEVERAL CHARITIES AND ORGANISATIONS THAT PROVIDE SUPPORT FOR ELDERLY VETERANS.

One example of the support we provide is the £150,000 grant we gave in FY17-18 to Erskine, which provides residential, respite and dementia care for UK veterans in four homes throughout Scotland. Erskine's person-centred care is tailored to the needs of each individual veteran. All bedrooms are equipped with full disabled access and en-suite facilities. Recreation facilities provide social activities, entertainment and organised day or evening trips, which are of huge importance to residents' health and wellbeing. Lunch clubs in particular have a very positive atmosphere, with veterans chatting and reminiscing in a social environment.



Janet Warne

Janet Warne 95, is a former Auxiliary Territorial Service (ATS) soldier from Peebles. At the age of 20 she joined the ATS and served for three years during the Second World War as a telephonist, working night and day shifts, being posted to different locations throughout the British Isles. She married after the war and had a daughter. Janet has been at Erskine for over a year and says, 'It's very nice. We've got the hall and there's often concerts or other activities in there. The entertainment is very good.'



FROM MARCH 2017
UNTIL THE END
OF FEBRUARY 2018,
A TOTAL OF
554 MEMBERS
OF THE ARMY FAMILY
WERE CARED FOR
ACROSS THE WHOLE
OF ERSKINE.



Harry Bayne

Harry was born in 1919 and was 20 years old when war broke out in September 1939. He and his comrades were sent to France in May 1940 to face the Germans' massive armoured assault. He was among the British troops who were captured by the Germans two days before Dunkirk (1940). He spent the rest of the war as a PoW and survived Stalag XX-A Camp in Poland. His group of prisoners were intercepted by American forces in 1945 and he remembers seeing General Eisenhower (later the US president) and realising then that he was a free man. Harry was transferred to

Belgium, then flew back to Britain in a bomber. Arriving in Edinburgh Waverley station was very emotional and he says that getting a hug from his mum was amazing. Having lived alone for some time with the help of carers, in October 2017, at the age of 99, Harry came to live at Erskine. Harry certainly makes the most of his new home; he's very active and loves the social aspect of living at Erskine. He's a regular attendee at the Activity Room and joins in with as many outings as possible. Harry says, "Erskine is the greatest 'hotel' I have ever been in. You couldn't get me out of here!"



£736,805

we spent £736,805 supporting organisations that help elderly veterans



38

we continue to help veterans who served in World War Two, 38 this year



£500,000

we spent over £500,000 on individual grants to veterans over 65 years old

CHARITABLE ACTIVITIES

TRAINING AND EDUCATION TO INCREASE EMPLOYABILITY

LEAVING THE ARMY CAN BE A DAUNTING EXPERIENCE FOR ANY INDIVIDUAL AND FOR THEIR FAMILIES. WE ARE HERE TO SUPPORT THOSE WHO ARE IN PARTICULAR NEED OF HELP WITH THE TRANSITION TO 'CIVVY STREET'.

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 also support partners of soldiers, for example if a soldier is unable to work because of their injury and their partner must become the sole source of income, or if the partner has been widowed, we stand ready to fund any training that is necessary for the partner to find work.

Our grants programme also funds fresh initiatives such as X-Forces, which nurtures entrepreneurial ambition and sets ex-military personnel on a path towards successfully setting up their own business. We also help those experiencing particularly keen difficulties such as homelessness or addiction, by supporting programmes designed to provide training and education that will increase their employability in the long term.



Ejoyoke (Ejay) Odjighoro joined the Army in 2013 and had a non-operational spinal injury affecting his mobility. Ejay was keen to enhance his IT skills and we were delighted to assist with funding for a wireless technology course, which helped him successfully find civilian employment in the IT field.



WE SPENT MORE THAN £525,000

on education support, including training course fees



OVER 1,200 PEOPLE HELPED

into employment following participation in the programmes we support

THREE OF THE 16 CHARITIES AND ORGANISATIONS WE SUPPORTED IN THIS KEY AREA OF NEED WERE:



£256,000

RFEA – The Forces Employment Charity



£85,000

The Poppy Factory



£60,000

Walking With The Wounded

We allotted £256,000 to RFEA - The Forces Employment Charity; £85,000 to The Poppy Factory, which provides employment support for disabled veterans; and £60,000 to Walking With The Wounded for a project that provides employment advisor support for veterans at risk of homelessness.



HOW WE HELPED LESTER

Former Staff Sergeant Lester Staples served with The Royal Army Medical Corps for almost 23 years, completing tours in Cyprus and Iraq. Following his medical discharge from the Army, Lester hit a low point and found it difficult to know which way to turn.

We stepped in and, working in partnership with Barclays, provided a grant for him to attend a drugs dog handlers' course, enabling him to turn his life-long love of dogs into a viable new career path. He is now a successful self-employed drugs dog handler, working alongside Beans, his trusty springer spaniel, to keep the public safe at events such as gigs and football matches.

“ THE HELP OF ABF THE SOLDIERS' CHARITY IS SETTING ME UP FOR A NEW CAREER: HOPEFULLY A LONG AND HAPPY SECOND CAREER.

”
Lester Staples

Want to know more / Donate / Get involved

then call 020 7901 8900

or visit www.soldierscharity.org

CHARITABLE ACTIVITIES INCREASING MENTAL FITNESS

MENTAL HEALTH IS A VERY IMPORTANT AREA OF OUR WORK.

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

We do this by providing substantial financial support to a number of charities, including Combat Stress, to help former servicemen and women deal with issues such as anxiety, trauma, depression and post-traumatic stress disorder. We also recognise the value of respite breaks for people who are recovering from an illness, bereavement or other life-affecting event; and have funded several this year.

Mental health is a very important area of our work but equally it must be recognised that the mental health of the armed forces community (whether serving or veterans) is similar to that of the civilian UK population.

Over-inflating the need, so far as the mental health of veterans is concerned, can have pernicious consequences such as hindering the ability of former soldiers to find civilian employment and negatively impacting the Army's ability to recruit. We use our 'financial muscle' as a major funder of other charities and organisations to try and ensure that the true landscape of need is reflected and that it is not exaggerated.

We always act to ensure genuine need receives the help it deserves.

Want to know more / Donate / Get involved

then call 020 7901 8900

or visit www.soldierscharity.org



WE GAVE £350,000

to Combat Stress to support veterans with an array of mental health issues



BY SUPPORTING REVITALISE

we helped 170 families with respite breaks this year



WE SUPPORTED THE WARRIOR PROGRAMME

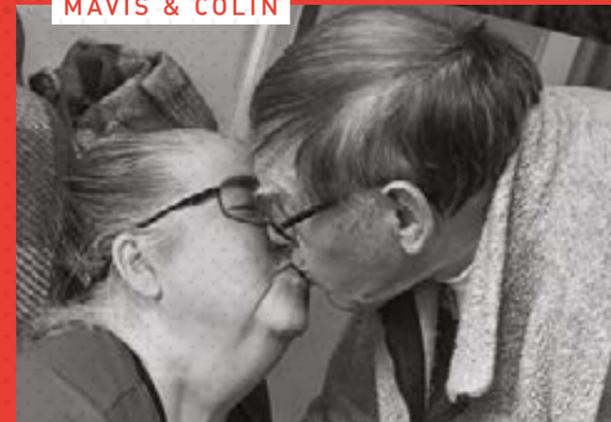
which ran 10 programmes providing motivation and direction for former service personnel and their families to allow them to lead healthy and balanced lives

Supporting Revitalise

We are proud to support a number of charities and organisations that promote better mental and physical wellbeing for members of the Army family. One example is that we awarded Revitalise, which provides respite breaks for disabled people and carers, a charitable grant of £60,180. The funds we provided enabled disabled ex-service personnel and their carers to take much-needed respite holidays at Revitalise's three accessible centres. These breaks ensure an enhanced quality of life for members of the Army community, offering them a lifeline from the daily pressures that giving and receiving care can bring.



MAVIS & COLIN



Mavis and Colin, also pictured top right as a young couple.

Mavis is 76 years old and has multiple sclerosis. Her husband Colin was her carer until he was diagnosed with dementia in 2002. Colin, who is now 80, did National Service and was posted to RAOC Bicester in 1960. Mavis said: "With disabilities you learn to change your life accordingly. We have to rely on carer drivers now which is very restrictive. Days out have to be planned in advance now and the time out is limited. That is why we enjoyed Revitalise so much. I didn't know anywhere existed where so much was done to make a break so enjoyable.

"There was always somebody there to ask if we needed any help. The outings were beyond belief, the fun and the laughter, along with the company, was exactly what we needed to get back to who we used to be. I managed to catch up on sleep and have some time for me. Revitalise got me back to my 'fun' side that had been missing but has always been a big part of me."

“

REVITALISE GOT ME BACK TO MY 'FUN'
SIDE THAT HAD BEEN MISSING BUT HAS
ALWAYS BEEN A BIG PART OF ME.

”

Mavis

Revitalise
Respite holidays for disabled people and carers

CHARITABLE ACTIVITIES HELPING ARMY FAMILIES

We are committed to supporting soldiers, veterans and their immediate families in times of need. Many close relatives of soldiers – those in a soldier's immediate family such as a husband, wife or child – do not realise that we are there to support them, just as much as we are there to support soldiers.

Our help can include everything from funeral costs or emergency flights across the globe following the death of a close family member in complex circumstances, to providing essential clothing and school uniforms for young children whose single parent is dealing with particularly difficult circumstances and is unable to make ends meet, and helping to buy highly-specialised equipment for a disabled child to increase their quality of life and enable them to join in with family activities.

All in all, in FY17-18, we were delighted to provide funding for 37 charities and organisations that support Army families in need.



01 George Pas with his family. George is paralysed from the neck down following a road traffic accident and his all-terrain mobility scooter, which we provided funding for, has been life changing. He can now get out and about with his family and get involved with all sorts of family trips and activities.

02 Kirstie with her family. Read her story on the right.



260

We remain the biggest single source of funding for the Army Widows' Association, which supported 260 Army widows this year



WE RUN AN EXTENSIVE BURSARY PROGRAMME

to support children from Army families: through this, **8 children** in particularly difficult circumstances were able to stay at school this year



WE HELPED 416 FAMILIES

with funeral costs, spending **£331,436** to ensure they could bury their veteran with dignity



HOW WE HELPED KIRSTIE

Kirstie is 40 years old and married her husband in 2011. He served for six years with the Coldstream Guards and undertook tours of Afghanistan, during which he was injured when two rocket-propelled grenades blew up behind him. He suffered with hearing loss in one ear and a fractured spine. He left the Army in mid-2012 and is now a self-employed gardener.

Kirstie suffers from a neurological condition that leaves her with uncontrollable and often painful muscle spasms. She was told, after a serious fall a couple of years ago when her leg completely separated from the hip, that she might never walk again, but after a series of operations and sheer determination she is able to walk short distances with the aid of a crutch. We provided her with a grant for an all-terrain wheelchair, which has vastly improved her quality of life. The couple have six children.

“ SO FAR I HAVE BEEN INTO TOWN, SHOPPING, TO THE WOODS AND ON WALKS WITH THE DOG. I HAVE BEEN ABLE TO ATTEND HOSPITAL APPOINTMENTS FLYING SOLO AND HAVE BEEN ABLE TO GO TO FUNCTIONS WHICH, BEFORE HAVING THE CHAIR, I WOULD HAVE BEEN UNABLE TO MAKE. THE NICEST THING IS TO BE ABLE TO PICK MY KIDS UP FROM SCHOOL ON MY OWN. I HAD NO IDEA THAT THERE WAS A CHARITY OUT THERE THAT SUPPORTED THE FAMILIES OF SERVING SOLDIERS AND VETERANS. IT HAS REALLY BEEN A LIFE CHANGER.

”
Kirstie

CHARITABLE ACTIVITIES ENSURING THE PROVISION OF SUITABLE HOUSING

The housing needs for veterans and their families are incredibly varied. Our grants may help a homeless veteran who has been sleeping on the streets to be able to move into a new property, or ensure that a young soldier medically discharged has accommodation that is fit for his wife and newborn baby to move into by providing carpets and essential furnishings, or to prevent eviction for a veteran who has been unable to guarantee his income.

We also support charities that specialise in assisting disabled veterans, including Alabaré, a provider of dedicated accommodation for working-age veterans outside London; as well as organisations that house ex-service personnel who have found themselves homeless, such as St Peter's Court in Durham.

In FY17-18, we provided funding to 15 charities and organisations that help veterans with housing needs, while undertaking rigorous due diligence to ensure our supporters' money is being spent on 'good' organisations that are supporting key areas of need.

Want to know more / Donate / Get involved

then call 020 7901 8900

or visit www.soldierscharity.org



OVER £1M

was spent on grants
to individuals with
housing needs

£453,629

£453,629 was spent on essential household domestic appliances such as fridges and washing machines

£555,629

We spent £555,629 on grants to other charities supporting veterans with housing needs

Supporting St Peter's Court



We were delighted to provide a grant of £36,500 to SHAID - St Peter's Court in Durham, a supported housing project that is specifically tailored to the needs of former Armed Forces personnel. It provides tenancy support for the individuals housed within the project, which consists of 16 self-contained flats at present but, thanks in part to The Soldiers' Charity's funding, which covers the salary of a very proactive and engaged project manager, is set to expand to 31 self-contained flats and one family flat.

St Peter's Court also offers move on support, when a tenant is ready to live independently, and has successfully rehoused 55 ex-service personnel in the North East since receiving funding from The Soldiers' Charity. Education and training support is available for St Peter's Court tenants; as is access to wellbeing services, helping people with issues such as mental health, physical health, debt management and addiction.



01 Army Reserves from Durham assisted with removing old furniture from what will be transformed into 31 self-contained flats and a family flat for former Armed Forces personnel.



02 A selection of pictures from St Peter's Court.

Letter to the project manager,
St Peter's Court

I served in the Army for 10 years, during which time I participated in many operations and conflicts across the world. In the early part of 2016 my declining mental health resulted in me becoming homeless and without any form of income. Some of my symptoms include hyper-sensitivity, hyper-arousal, anxiety and depression. In January 2017 I attempted to take my life as I could see no other cause of action. As a result I spent two weeks in a psychiatric hospital undergoing intensive treatment.

On my release, I was invited to stay at St Peter's Court. At first due to my illness I was anxious and very nervous, but was immediately put at ease and felt safe. I met regularly with my support worker to discuss issues, welfare and wellbeing. The safe environment of St Peter's Court enabled me to accept and therefore be treated for my mental health problems. The team's experience in how and who to contact has directly resulted in the progress I have made managing my mental health.

I have recently been able to visit my son who I had not seen for some time. I now know I have a future and am extremely grateful to the team at St Peter's Court for their professionalism, compassion and patience.

SUPPORTING THE MILITARY WELFARE ECOSYSTEM

WE TAKE GREAT CARE AND INVEST SUBSTANTIAL RESOURCE IN PLAYING A KEY ROLE IN THE MILITARY WELFARE ECOSYSTEM, COLLABORATING WITH OUR SISTER SERVICE CHARITIES (THE ROYAL NAVY & ROYAL MARINES CHARITY, THE ROYAL NAVAL BENEVOLENT TRUST AND THE RAF BENEVOLENT FUND), OTHER CHARITIES THAT SUPPORT THE ARMY FAMILY, GOVERNMENT AND THE ARMY, TO ENSURE WE HAVE A COMPREHENSIVE PICTURE OF WHAT IS THE NEED AND TO GUARD AGAINST DUPLICATION OF EFFORT.

This financial year we have spent £2.1m on activities that fall outside the remit of our core business of grant making but are key to ensuring soldiers, veterans and their immediate families' needs are met in a timely and effective manner.



Photo: David Stearne

Funding casework

Our eyes and ears on the ground as far as our grant-making to individuals activity is concerned are always the Regimental and Corps charities, ably supported by caseworking organisations such as SSAFA, which train people to visit soldiers, veterans and their families and report on the need as they see it. In the last financial year, we spent £200,000 funding SSAFA in order to ensure that need could be speedily and adequately assessed.

Funding the casework management system

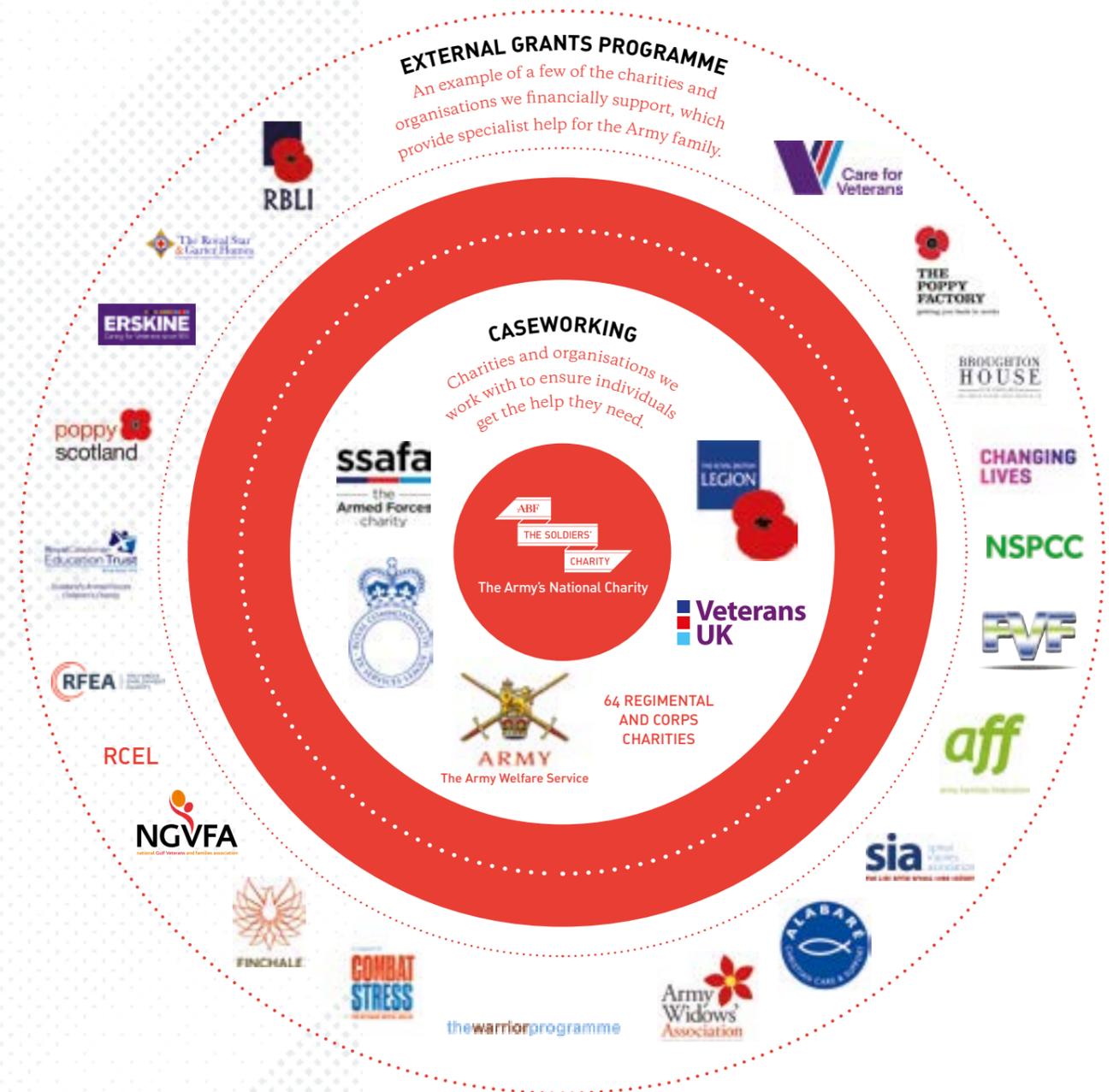
The digital platform that enables information to be passed between Regimental and Corps charities, caseworkers (such as SSAFA) and grant makers (such as The Soldiers' Charity) – and that crucially enables grants to be paid out speedily – has required substantial investment this financial year, not least due to data protection measures that have been needed in light of the General Data Protection Regulation (GDPR). Therefore, the casework management system has continued to require further funding to ensure those who need help can have their case assessed and, if appropriate, have a grant disbursed to support them as quickly as possible.

Due diligence

We have invested substantial staff resource in enhancing governance checks in the form of often trustee-led visits to organisations to whom we make grants. These visits help provide us with an overall picture of the military welfare ecosystem and assist us with gauging the 'need' landscape. This focus on good and sound governance is critical when it comes to us scrutinising applications for funding and auditing the outcomes associated with our grants.

Administering funds on behalf of others

We continue to administer funds on behalf of the nation, such as the Falklands Fund, Gulf Fund and Afghanistan Fund, which are primarily to provide very long-term support to veterans wounded or injured in those conflicts as well as their families. We also manage the funds of charities that have, over time, folded in to us. We absorb the associated costs related to managing these funds in the interest of efficiency, partnership and collaboration – ensuring that optimal financial support is available and delivered to those in need.



Want to know more / Donate / Get involved
 then call 020 7901 8900
 or visit www.soldierscharity.org
 ABF THE SOLDIERS' CHARITY

FUNDRAISING

WE COULD NOT ANNUALLY ASSIST MORE THAN 70,000 MEMBERS OF THE ARMY FAMILY ACROSS 62 COUNTRIES WITHOUT OUR FANTASTIC SUPPORTERS. WE ARE EXTREMELY GRATEFUL TO EVERY PERSON AND ORGANISATION THAT MAKES OUR GRANT MAKING POSSIBLE.

We have a hugely broad programme of fundraising activities, including direct marketing appeals, large-scale national and regional events and corporate partnerships. This year has seen over 600 events take place across the British Isles and our 'challenge events', such as the CATERAN Yomp, have continued to be hugely popular. Visit soldierscharity.org to find out more.

Fundraising Standards

We adhere to the highest 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, for example, avoiding cold calling, street 'chugging' or any other practices that are not in line with The Soldiers' Charity's values. We are committed to the Fundraising Regulator's Code of Fundraising Standards 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.

Accessibility

We make it easy for people to get in touch with us either by phone, letter or email; and we pride ourselves on being responsive and accessible. We have a complaints process in place, should any supporter be unhappy or express concerns about our activity; and complaints received this financial year have decreased further, from an already very low base.

Safeguarding

The Soldiers' Charity is committed to pro-actively 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 have reviewed our safeguarding policy this financial year and have taken expert counsel to ensure it is fully up to date and fit for purpose. There is also a documented procedure for reporting serious incidents to the Charity Commission and relevant statutory bodies. In FY17-18 there were no such matters to report.

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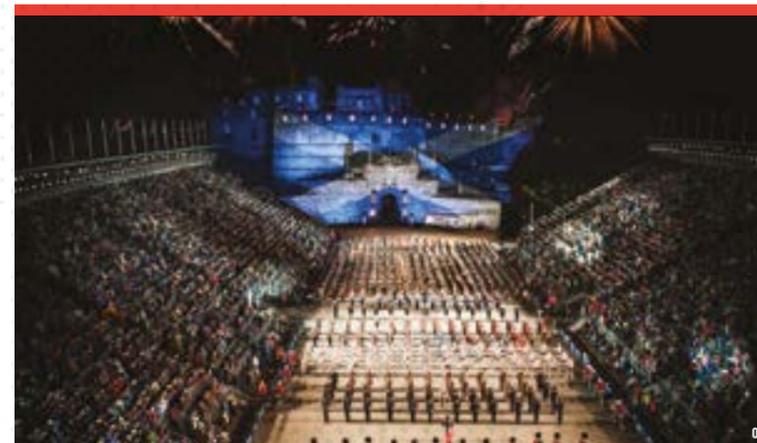
01 Fun at our corporate partner RIFT's Big Curry Day!



03 The 2017 Lord Mayor's Big Curry Lunch raised a fantastic £189,000 for The Soldiers' Charity, bringing the total amount raised since the event's inception in 2008 to £1.7m.



02 Record-breaking numbers of Yompers helped raise more than £160,000 for us on the hills of Scotland – more than 1,150 people participated in the 24-hour 54-mile CATERAN Yomp trek in June 2017.



04 We are grateful to The Royal Edinburgh Military Tattoo for their generous donation of £286,000 this financial year, which contributed towards the almost £1m that we spent in FY17-18 on providing support for soldiers, veterans and their immediate families in Scotland.



05 This picture shows just one of the over-600 regional events that took place this year, ranging from track days to concerts and marathons. At the Bolton Estate in Wensleydale, North Yorkshire, this shoot raised a whopping £94,000 for The Soldiers' Charity.

NATIONAL EVENTS

FUNDRAISING EVENTS AND CHALLENGES ARE A KEY ELEMENT OF OUR CHARITABLE INCOME EACH YEAR. THE SOLDIERS' CHARITY'S NATIONAL EVENTS TEAM COORDINATES A NUMBER OF FLAGSHIP, LARGE-SCALE EVENTS EVERY YEAR AND THESE HAVE CONTINUED TO GROW IN POPULARITY. WE ARE SO GRATEFUL TO THE MANY THOUSANDS OF SUPPORTERS WHO HAVE TAKEN PART IN OUR EVENTS AND HELPED RAISE VITAL FUNDS FOR THE ARMY FAMILY.

GET INVOLVED BY VISITING [SOLDIERSCHARITY.ORG/EVENTS](https://soldierscharity.org/events)

01. Rifle Run

We were delighted to launch this new event in March 2018: the first challenge of its kind in the UK. We weren't expecting sub-zero temperatures and 'The Beast from the East', so all credit to the nearly 100 brave souls who turned out at the stunning E J Churchill Shooting Grounds in Buckinghamshire to take on the 10km cross-country run with shooting challenges along the way.

Massive congratulations to Jamie Pearson who completed Rifle Run in 56 minutes 21 seconds and managed to hit an impressive 18 out of 20 targets. We will be hosting the event again in April 2019 and hope to roll it out across the UK in the future. soldierscharity.org/events/rifle-run

02. CATERAN YOMP

Record-breaking numbers of Yompers helped raise more than £160,000 net on the hills of Scotland in June 2017. More than 1,150 walkers and runners took part in the 24-hour 54-mile challenge, with a very impressive 499 of them completing the 54-mile Gold Route. (Silver and Bronze Routes are themselves very respectable distances: 36 and 22 miles respectively.) This was the seventh year we have run the Yomp and it is going from strength to strength, so we hope to see some readers up in Perthshire in the future! soldierscharity.org/events/the-cateran-yomp-2019

03. Lord Mayor's Big Curry Lunch

April 2017 saw the 10th anniversary of this fantastic annual curry lunch, bringing together more than 1,000 people at The Guildhall in London to raise money for us in support of soldiers and veterans who served in Iraq and Afghanistan. This 10th anniversary lunch raised a fantastic £189,000, bringing the total raised by the Lord Mayor's Big Curry Lunch in the last 10 years to £1.7m net. The lunch has become a justifiably popular fixture in the City's diary and we hope as many readers as possible will join us for unlimited curry and refreshments next spring! soldierscharity.org/events/the-lord-mayors-big-curry-lunch

04. Frontline Walk

The Frontline Walk is a guided 100km trek along the Western Front of World War One. During the walk, participants visit many of the cemeteries and memorials dedicated to those who fell during the devastating conflict. The Frontline Walk is a truly unique and memorable event for all who take part; and has grown in popularity over the years, with our two 2018 walks selling out. To enable more people to participate, we have launched a Virtual Frontline Walk - where people can challenge themselves to walk 100km at their own pace between 1st October and 11th November 2018, perhaps taking in local memorials - and hope to see lots of sign-ups! soldierscharity.org/events/virtual-frontline-walk

Fundraising Army

The Fundraising Army is our community of intrepid fundraisers, who take on challenge events such as skydives, runs, cycles and treks around the UK to raise money for The Soldiers' Charity. Each enlisted member starts off as a 'Private' but can climb through the ranks to greatness by achieving fundraising milestones! To be a part of this elite fundraising force, visit soldierscharity.org/fundraisingarmy



Want to know more / Donate / Get involved

then call 020 7901 8900

or visit www.soldierscharity.org

ABF THE SOLDIERS' CHARITY

REGIONAL EVENTS

OUR 12 REGIONAL OFFICES COORDINATE A HOST OF EVENTS ACROSS THE COUNTRY THROUGHOUT THE YEAR – ABLY LED AND SUPPORTED BY OUR FANTASTIC COUNTY COMMITTEES AND AN ARMY OF VOLUNTEERS.

GET INVOLVED BY VISITING SOLDIERSCHARITY.ORG/EVENTS

Over 600 events took place across the course of FY17-18, ranging from small (but perfectly formed) fundraisers to large-scale events involving over 1,000 people. These events not only raise vital funds but also help to raise our profile, ensuring that soldiers, veterans and their immediate families know we are here to help if they need us.



01 A team from Wales trekked to Everest Base Camp in aid of The Soldiers' Charity in November 2017, raising £15,000 in the process.

02 16 Medical Regiment competed in the PARAS'10 Colchester event, taking part in the '10-mile TAB'. This TAB (Tactical Advance to Battle) race involved covering 10 miles carrying a rucksack weighing 35lb, excluding food and water, and wearing long trousers with 'military style' or hiking boots with ankle support.

03 50 soldiers from 62 Supply Squadron (6 Regiment RLC) completed the 84-mile Hadrian's Wall walk in four days, arriving to a civic reception on Gateshead Millennium Bridge in March 2018.

04 Great to see this fabulously-attired lady showing her support for The Soldiers' Charity at last year's 12th July celebrations in Belfast.

05 Over 1,000 people packed out the Belfast Waterfront for an Ulster at War concert, coordinated by The Soldiers' Charity's Northern Ireland team. This picture shows well-known local entertainer Gary Wilson with soloists Clara Wilson and Willie Donald, who played the role of Air Raid Warden.

06 Race the Runway raised over £11,000 net in its second year, with 35 cars racing the length of Leuchars runway. A Bugatti Veyron, one of world's fastest road cars, achieved 217mph!

07 A group of Lisburn ladies lunched with a number of female soldiers from Northern Ireland units at Lisburn Golf Club raising vital funds for ABF The Soldiers' Charity.

08 We were delighted to be a beneficiary charity of Lytham St Annes St George's Day Festival, which raises hundreds of thousands of pounds for charities each year. Several of our ambassadors spoke at the event.

09 A hugely successful Charity Race Day was held exclusively for ABF The Soldiers' Charity in partnership with Hereford Racecourse on 29th November 2017, raising a net total of over £11,000.

10 The Mayor and Mayoress of Chelmsford, Councillor Duncan Lumley and Mayoress Edna Lumley, with visitors Helen and Frances (who is 101 years old) at Veterans' Images on Parade – a fine art photography exhibition we hosted in Chelmsford, Colchester, Ipswich and Cambridge.

11 Over 200 people attended our fifth annual Big Curry Lunch at the Assembly Rooms in Edinburgh, raising almost £10,000 net.

12 We had another highly-successful bucket collection at Royal Ascot in 2017 alongside our sister charities the RAF Benevolent Fund and Royal Navy & Royal Marines Charity. The public were incredibly generous, giving a total of £22,103.

13 Runners for The Soldiers' Charity steeling themselves for the Swansea Half Marathon – one of many running events across the country for which we offer spaces (and moral / motivational support!) to fundraisers.



Want to know more / Donate / Get involved then call 020 7901 8900 or visit www.soldierscharity.org

PARTNERSHIPS

WE ARE DELIGHTED TO PARTNER WITH A RANGE OF FANTASTIC BUSINESSES AND ORGANISATIONS THAT ENABLE US TO KEEP PROVIDING VITAL SUPPORT FOR SOLDIERS, VETERANS AND THEIR IMMEDIATE FAMILIES.

A SNAPSHOT OF THE SUPPORT WE RECEIVE AND ARE SO GRATEFUL FOR, AND THE ACTIVITIES WE UNDERTAKE TOGETHER, IS BELOW.



01. Continued support from The Royal Edinburgh Military Tattoo

In August 2017, we were delighted to receive a very generous grant of £286,000 from The Royal Edinburgh Military Tattoo, continuing the long-standing relationship between The Soldiers' Charity and the acclaimed show.

Following its 19th consecutive sell-out year, the grant was part of the £1 million donated to UK-based charitable organisations by the Tattoo, with this year's audience exceeding 220,000 visitors. We are extremely grateful to The Royal Edinburgh Military Tattoo for their continued support, and look forward to working together for many years to come.



02. A silver badge of honour for RIFT Group

We are proud to have a near four-year history of working with tax refund experts RIFT Group to strengthen and enhance their contribution to the Armed Forces community. RIFT has been honoured with a silver award from the Armed Forces Covenant Employer Recognition Scheme, which acknowledges employers that have provided exceptional support to the Armed Forces community.

To date, RIFT has donated more than £190,000 towards our work supporting soldiers, veterans and their families in need. Employees have also run, baked and supported many events, all to raise money for our charity. To find out more about RIFT's commitment to the Armed Forces visit www.riftrefunds.co.uk



03. Great gardens, great support from the National Garden Scheme

In April 2017, The Soldiers' Charity was thrilled to be supported by the National Garden Scheme (NGS). The NGS's trustees have committed to supporting our work for three years, with their funding contributing towards us helping individuals and partner charities through horticultural-related grants and projects.

One of the organisations we have supported thanks to the NGS is Royal British Legion Industries (RBLI). We awarded a grant towards their new veterans' horticulture programme at the RBLI Village, which provides horticulture therapy alongside more formal gardening courses and qualifications. Our grant has helped ten veterans develop their horticultural skills and has given them vital work experience to help with their independence.



04. Creating opportunities to rise with Barclays' AFTER programme

Every year, through the AFTER programme, Barclays supports thousands of servicemen and women with their transition into civilian employment by providing work placements, direct employment opportunities, CV and interview coaching and money management sessions. They also provide millions in funding for education and vocational courses for service leavers through partnerships such as the one with our charity.

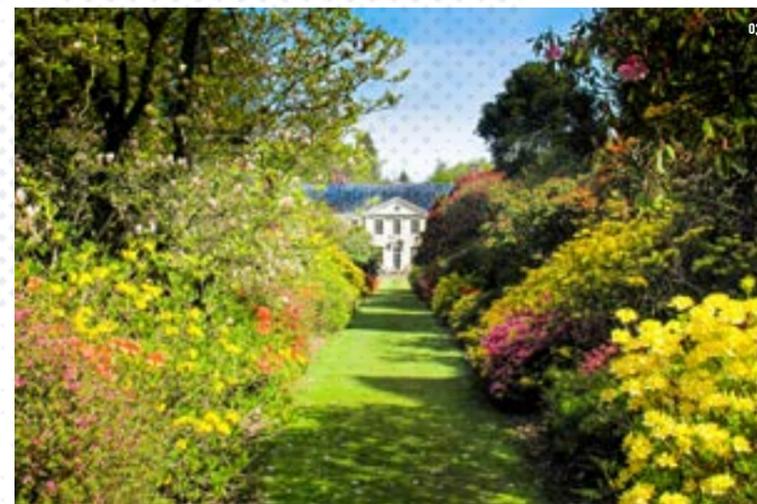
We work in partnership with Barclays to fund educational and vocational training courses for service personnel in need. With Barclays' support, we awarded grants to 80 soldiers during the most-recent grant year, giving them the best possible opportunity to capitalise on their existing skills and gain long-term civilian employment. For more information about the AFTER programme, visit www.home.barclays/AFTERprogramme



05. Celebrating our roots with gardening specialist Vitax

Vitax Limited, one of the UK's leading garden and horticulture manufacturers, has joined us in commemorating the centenary of the end of World War One and celebrating our charity's establishment.

As part of our Every Soldier: Past, Present and Future campaign, Vitax is helping to raise funds and awareness through the sale of promotional packs of Q4 Pelleted Fertiliser. In garden centres throughout the UK, for every 2.5kg pack of Q4 fertiliser sold, 20p will be donated to The Soldiers' Charity. For more information about Vitax and support for our charity through the Q4 range visit: www.gardenworld.co.uk



TO SPEAK TO OUR PARTNERSHIPS TEAM ABOUT OPPORTUNITIES TO ADD VALUE TO YOUR ORGANISATION IN SUPPORT OF THE SOLDIERS' CHARITY, PLEASE EMAIL PARTNERSHIPS@SOLDIERSCHARITY.ORG OR CALL 0207 811 3963.

Want to know more / Donate / Get involved then call 020 7901 8900 or visit www.soldierscharity.org ABF THE SOLDIERS' CHARITY



MERCHANDISE

OUR ONLINE SHOP RANGE HAS EXPANDED THIS YEAR! IF YOU ARE LOOKING TO PURCHASE A GIFT THAT WILL SUPPORT SOLDIERS, VETERANS AND THEIR IMMEDIATE FAMILIES, DO BROWSE OUR FANTASTIC RANGE OF PRODUCTS AT:

www.soldierscharityshop.org

PACKED FULL OF GIFTS, CARDS, ACCESSORIES AND CLOTHING, WE HAVE SOMETHING FOR EVERY MEMBER OF THE FAMILY. WHY NOT TAKE ADVANTAGE OF OUR DISCOUNT CODE AVAILABLE TO ALL READERS OF OUR ANNUAL REVIEW? SIMPLY ENTER '**SOLDIER18**' AT THE CHECKOUT TO GET **15% OFF YOUR ORDER.**

HERE IS A SNAPSHOT OF WHAT'S AVAILABLE... GO ON, DIVE IN!



Soldier Skittles
Be bowled over by this beautiful, wooden skittles set.
£15.99

Want to know more / Donate / Get involved

then call 020 7901 8900

or visit www.soldierscharity.org

ABF THE SOLDIERS' CHARITY



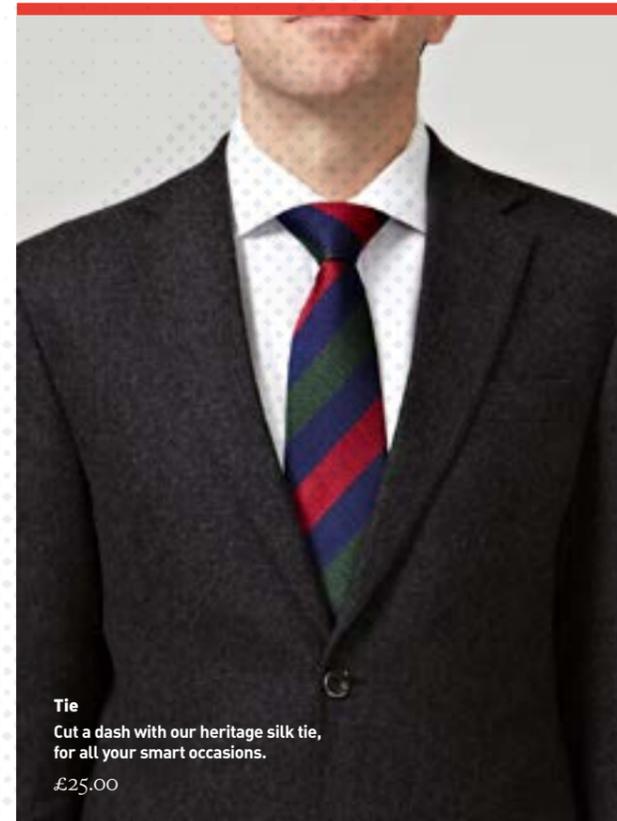
2019 Calendar
Available to buy from early Autumn, our calendar features the top 12 images from our annual photo competition, showing Army life at its best!
£5.00



Cap Badge Giftwrap
Suitable for any occasion, our giftwrap set contains two sheets of quality giftwrap and two matching tags.
£5.00



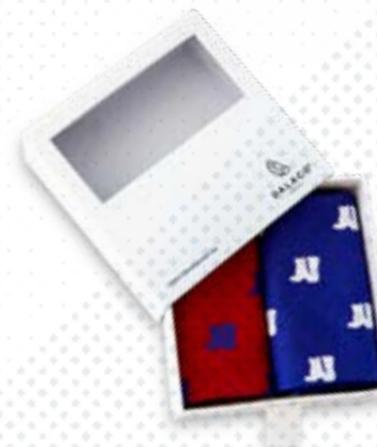
Brodie Bear
Named after the inventor of the WW1 'Brodie' helmet that kept soldiers safer from falling shrapnel, Brodie is our newest recruit.
£7.50



Tie
Cut a dash with our heritage silk tie, for all your smart occasions.
£25.00



Wash Bag
You can be one of the first to order our new heritage wash bag, made using our charity tartan.
£12.50



Boots Handkerchief Boxed Set
A pair of quality, cotton handkerchiefs in red/blue and blue/white in a smart presentation box.
£10.00



Rubber Duck
Children will go 'quackers' for our new Guardsman Rubber Duck!
£5.00



Historic Cap Badge Tea Towel
Featuring historic regiments and corps from across the British Army, this tea towel is one of our top sellers!
£7.50



Cufflinks
New for this year, our classic, stylish and understated cufflinks.
£15.00

FINANCIAL HIGHLIGHTS

Overview

We have had a highly successful year, achieving income of £20.4m. This has come from a very wide range of sources such as donations from individuals, trusts and foundations; direct marketing appeals; legacies; corporates; and high-profile events.

We are also grateful to the Chancellor of the Exchequer for awarding us a £1.2m grant from HM Treasury's LIBOR fund, which will enable a bespoke medical welfare service for the Armed Forces community in hospitals or healthcare across southern England, to be delivered by our partner the Defence Medical Welfare Service. This is in addition to us this year receiving the second £1m tranche of the £3m LIBOR funding awarded to us in 2016 to help improve childcare and community centre facilities for Army families. We thank the Chancellor of the Exchequer for his confidence in our governance of these funds.

A number of organisations are very generous in their financial support of The Soldiers' Charity: there are too many to mention here but we are grateful to them all. Special thanks this year must go to: Barclays Bank, BAE Systems, RIFT Group, MBDA, Oshkosh Defense, Robert Galbraith Ltd and Little, Brown Book Group, The Honourable Artillery Company, The Fellowship of the Services, The Utley Foundation, The Soldiers Fund (USA) and The Royal Edinburgh Military Tattoo.

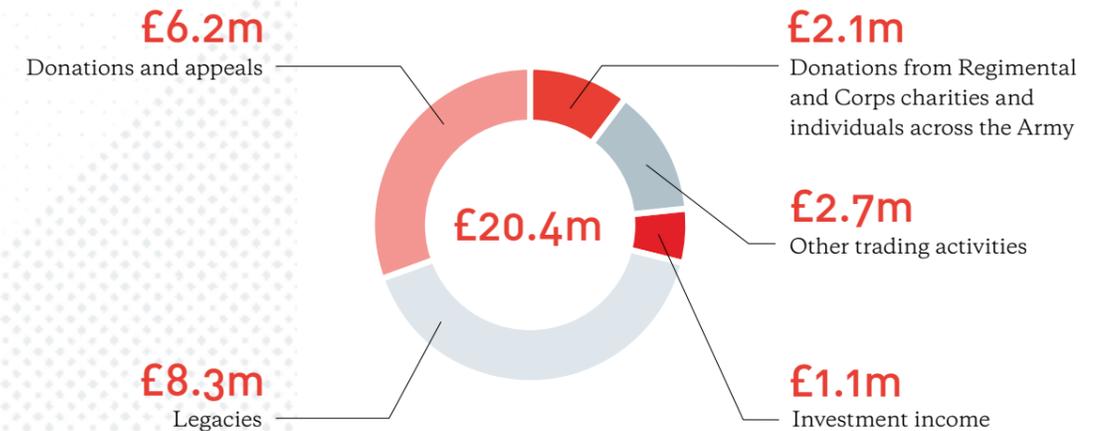
As detailed earlier in this review, our direct charitable expenditure was £9.5m, representing an increase of approaching 3% on last year. We were also able to commit £5.7m to our reserves this financial year and believe that this is only right and proper, to ensure we can fulfil our promise to be there for soldiers, for life. Around £2.5m was spent on raising funds and £2.7m on other trading activities including events.

We are delighted to have been able to make a real and significant difference to the Army family, whether serving or retired - and are steadfast in our commitment to being able to provide this support for soldiers, veterans and their immediate families for the very long term.

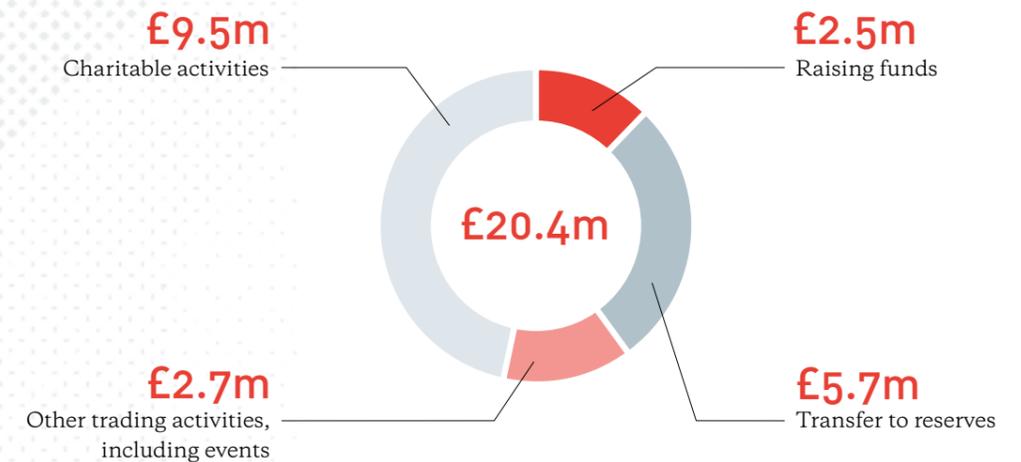


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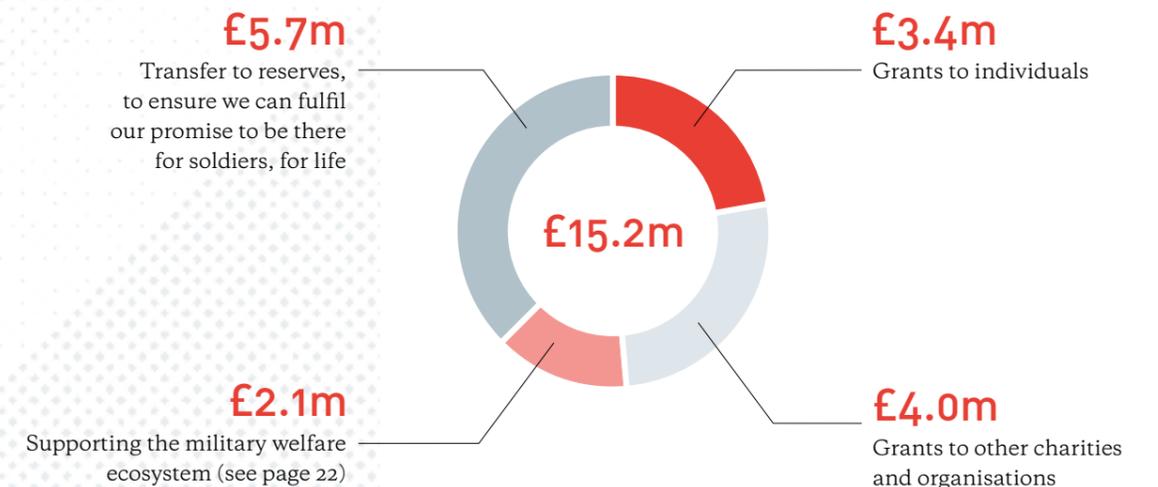
WHERE MONEY CAME FROM



HOW WE SPENT/ALLOCATED MONEY



HOW WE SUPPORTED THE ARMY FAMILY



FINANCIAL HIGHLIGHTS

Reserves

Our reserves policy is set to ensure that our work is protected from the risk of disruption at short notice due to lack of funds, or indeed sudden pressures on the Army and its people in this very uncertain world. At the same time, we need to ensure that we do not hold income or capital for longer than required - but equally we must ensure that we can meet our strategic imperative to act for 'the long haul'.

Much of our reserves are held as Restricted or Designated funds, meaning they are held against a specific purpose. These include substantial funds such as the Northern Ireland Special Relief Fund, the Falklands Fund and the Afghanistan Fund, which are solely for soldiers and families affected by these conflicts, and we are privileged to administer these funds on behalf of the nation.

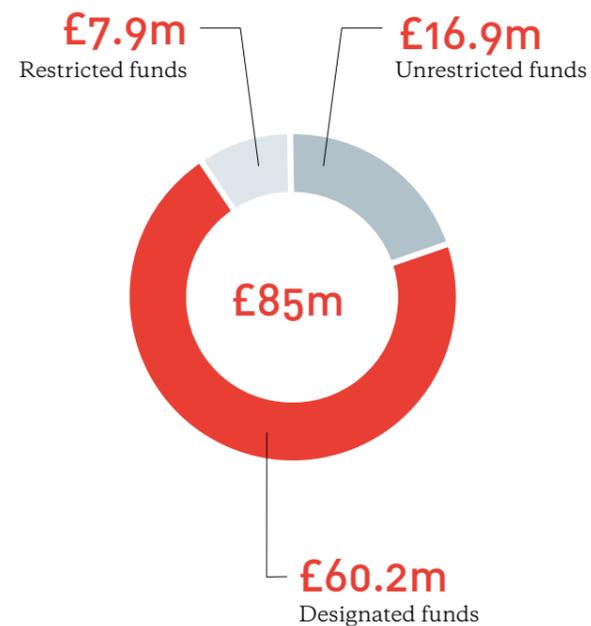
We willingly absorb the associated costs related to managing these funds in the interest of efficiency, partnership and collaboration - ensuring that optimal financial support is available and delivered to those in need.

Designated funds also include money that has been set aside to ensure we, and by extension the wider Army family of Regimental and Corps charities, can meet the needs of our current and future beneficiaries against potential future risks. This remains the fundamental purpose of The Soldiers' Charity - established as it was to act as the Army's strategic reserve in time of exceptional need.

Finally, our Designated funds also cover LIBOR funding that will be disbursed for specific projects; and a sum to cover our eventual relocation from the current head office. The latter is a strategic issue for us, given our role as landlord to the eight co-located charities, and our continuing wish to drive efficiency across the sector.

The balance of our reserves is held in Unrestricted funds, which are the resources The Soldiers' Charity has available for its general purposes once it has met its planned expenditure commitments. Full details of the reserves and our reserves policy can be found in the Notes to the Accounts section of our Annual Report & Consolidated Accounts - 2017-18.

HOW OUR RESERVES ARE APPORTIONED OUT



Annual Report
& Consolidated
Accounts
2017-18

Want to know more / Donate / Get involved
then call 020 7901 8900
or visit www.soldierscharity.org

FINANCIAL PERFORMANCE

Income from:

Donations and appeals income
Legacies

Donations from Regimental & Corps charities and individuals in Army Units
Income from Investments
Other trading activities

Total income

Expenditure on:

Grants to individuals through Regiments & Corps
Grants to other charities

Grant making and other support costs

Raising funds and trading activities

Total expenditure

Net income before net gains on investments

Net gains on investments

Net income for the year

Fund balances at 31 March

	FY 2017-2018 £'000	FY 2016-2017 £'000
Income from:		
Donations and appeals income	6,219	7,972
Legacies	8,235	5,274
	14,454	13,246
Donations from Regimental & Corps charities and individuals in Army Units	2,107	1,735
Income from Investments	1,121	1,076
Other trading activities	2,729	3,314
Total income	20,411	19,371
Expenditure on:		
Grants to individuals through Regiments & Corps	3,351	3,565
Grants to other charities	4,013	3,538
	7,364	7,103
Grant making and other support costs	2,109	2,114
	9,473	9,217
Raising funds and trading activities	5,198	5,235
Total expenditure	14,671	14,452
Net income before net gains on investments	5,740	4,919
Net gains on investments	2,005	9,801
Net income for the year	7,745	14,720
Fund balances at 31 March	85,041	77,296

Drawn from the Annual Report & Consolidated Accounts for the year ended 31st March 2018

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The Army's National Charity

For Soldiers. For Veterans
For Families. For Life