

Annual Review

2019-2020



ABF

THE SOLDIERS'

CHARITY

The Army's National Charity

For Soldiers. For Veterans
For Families. For Life

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ABF The Soldiers' Charity is a registered charity in England and Wales (1146420), in Scotland (SC039189) and registered as a company limited by guarantee in England and Wales (07974609).

Cover image: The Normandy Beaches Frontline Walk. Last year, to mark the 75th anniversary of the D-Day landings, 100 supporters trekked 100km across the landing beaches and battlefields stormed on D-Day, raising vital funds for our charity and paying tribute to those who fought and fell there (credit: Ed Smith Photography).

WELCOME FROM THE CHIEF EXECUTIVE



This Annual Review 2019-20 obviously spans a truly unique year. Whilst the first ten months covered a fairly normal but challenging year, by mid-February 2020 we were beginning to worry about an emerging crisis and by year-end in March had essentially completely moved to remote working with all that implied.

We entered the year with a clear understanding that this could be a potentially difficult year for both the sector and for ABF The Soldiers' Charity. With the inevitable further waning of the Armed Forces' profile as the public's memory of the conflict in Afghanistan fades, and the continued impact of over a decade of public sector funding constraints, we anticipated that both fundraising and demands for our help would prove challenging.

Actually, the resulting year was mixed but in the round we achieved a good outcome. A very creditable income of £14.8m was generated from the normal wide range of sources. Charitable expenditure was £12.2m, with which we were able to support over 70,000 people in 62 countries worldwide. This was achieved via our individual grants programme and by providing essential funding for 89 other charities and organisations to enable them to deliver specialist services to the Army family on our behalf. We remain one of the biggest providers of grants to other charities and organisations in the military charity sector - not least as other charities retrench. A 19% increase in our core charitable expenditure and another substantial operating deficit of £3.3m demonstrate a charity doing the right things in already quite difficult circumstances.

The emerging pandemic was clearly a game changer. Our extensive array of fundraising events closed down almost immediately, and it quickly became apparent that we faced a prospective 50% reduction in income. However, through prudent management we had already increased our liquidity given high asset values and an evident tightening of circumstances across our sector. Our board was also very clear that our reserves exist to sustain our operations through thick and thin and that they should be used in these circumstances.

Accordingly, we entered the new financial year with at least a year's operating cash, with remote operating fully-enabled across our 12 sites and our grants and welfare team working seamlessly throughout to help those in need - indeed since the beginning of the new financial year on 1st April we have disbursed in excess £1.8m to over 2,000 individuals in need, plus a further £2.2m to some 30 other charities and organisations that support the Army family writ large. You would expect nothing less from the Army's national charity.

As always none of this would be possible without my very supportive board, our fantastic hard-working and committed staff and our very loyal supporters - especially in the current circumstances. Thank you. We are absolutely clear that we can sustain our activities into the long term, despite the current extraordinary challenges, and indeed we see significant opportunities for our sector to adapt and further improve.



MAJOR GENERAL (RET'D) 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



02

01 Audrey served as a mechanic during World War Two. Now in her nineties, she characterises one of many elderly veterans who we have been proud to support.

02 Jean's husband served in the Royal Artillery during the 1950s. Some years ago, she suffered a stroke that left her partially paralysed and unable to speak. We awarded a grant to repair her day chair.

03 Lee served in the Royal Artillery for eight years. Following a back injury, we supported him with a grant towards a carpet cleaning course and some equipment. He now owns a successful cleaning business, White Horse Cleaning Services, and employs 28 people.

04 Felix is among over 2,000 serving and former service personnel choosing to study with The Open University (OU) each year. Our £20,000 grant has enabled disabled veterans access to supported scholarships with the OU to study courses in psychology, sport and social care, business, languages, law and STEM subjects (photo credit: Chris Floyd).

05 Claire served in the Royal Logistic Corps for nearly 20 years and was subsequently diagnosed with post-traumatic stress disorder. With the help of Finchale - a specialist employment charity we support - Claire was able to access help with housing, emotional issues and employment.



03

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.

PUBLIC BENEFIT

When reviewing The Soldiers' Charity's aims and objectives, and when setting grant-making policy and planning for the future, the trustees have carefully considered the Charity Commission's guidance on public benefit. The Soldiers' Charity provides a public benefit in that it supports the Army community, contributing to the defence of the UK and its interests. Through its external grants programme, The Soldiers' Charity also enables other charities to maximise their public benefit, in support of the Army family.



05

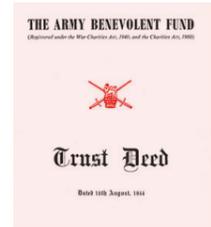
75 YEARS OF SERVICE 1944-2019

In 2019, we marked 75 years of service as the Army's national charity. We were founded in the tumultuous final years of World War Two to ensure that returning soldiers would be taken care of.

Our purpose has not changed since the day we were founded: we exist to ensure that all soldiers, veterans and their immediate families can live a life of independence and dignity.

Our anniversary gave us the opportunity to express thanks to our supporters and to reflect on our continuing relevance to the serving soldiers and veterans today, not least during the current COVID-19 pandemic.

SOME OF THE WAYS WE HAVE SUPPORTED SOLDIERS, VETERANS AND THEIR FAMILIES SINCE 1944:



The Army Benevolent Fund is established by Trust Deed under the patronage of King George VI

We support soldiers across the British Empire through the British Empire Services League (now The Royal Commonwealth Ex-Service League) See pages 26-27



We hold a Royal Variety Performance at the Victoria Palace to raise money for the Army family



We establish the Northern Ireland Relief Fund for soldiers and their families affected by the conflict. We are still awarding grants from the fund - over £28,000 this year

We contribute to the conversion of a colonnade for occupational therapy at the Royal Star and Garter Home. We remain long-standing partners of the charity, awarding £102,000 this year

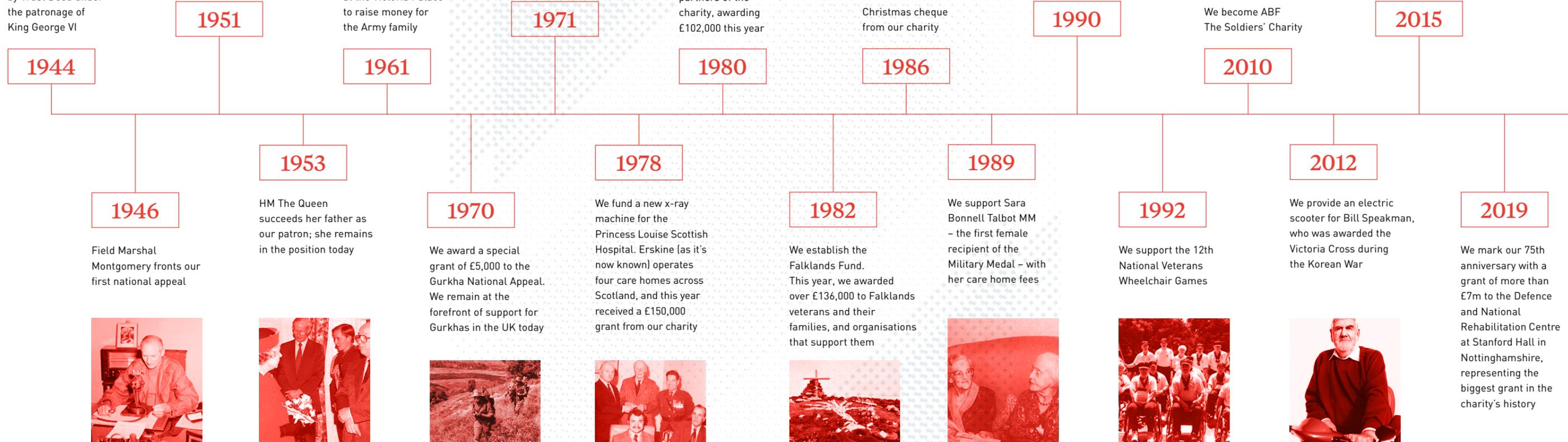


Ten Boer War veterans receive a Christmas cheque from our charity

We help to establish the Gulf Trust, to support servicemen and women fighting in the Gulf War. We continue to support veterans of the conflict, and this year awarded over £104,000 in grants to individuals and families



The government allots £8.3m from LIBOR fines to our charity for our work supporting Army families affected by the Afghanistan campaign



CHARITABLE ACTIVITIES 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.

In the past year, we have supported more than 70,000 people in 62 countries across the globe. This has been achieved via our individual grants programme and by providing essential funding for 89 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.

In the financial year 2019-20, our charitable expenditure was £12.2m. Our aim, as ever, was ensuring a complete spectrum of support to the Army family in the areas it was needed most, such as: enabling independent living; caring for the elderly; training and education to increase employability; improving mental fitness; helping Army families; and securing the provision of suitable housing. This is an increase of 19% on last year, excluding our one-off £7m grant to the Defence and National Rehabilitation Centre in FY18-19. The increase in FY19-20 was due to a number of factors including a general marked increase in the cost of individual grants and a one-off £1.6m expenditure using LIBOR funds to refurbish eight childcare and community facilities on Army bases around the UK (see page 19 for more information).

It is important to highlight that our ability to provide support was not stymied by the coronavirus pandemic, which hit in the latter part of the 2019-20 financial year. Our grants programme continued full steam ahead and we were able to provide support to, for example, individuals who had lost their income and were struggling with essential living costs; unlikely to find employment soon. We were also able to continue making substantial grants to our partner charities, in support of the Army family.

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.

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 collaborating with and providing advice and support to other military charities and organisations.

Supporting the whole Army family

The overall scale, breadth and variety of our support is vast. We are here to help soldiers, veterans and families of all 'ages and stages' - our youngest beneficiary in FY19-20 was a one-year-old baby and our eldest was 102. 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.

We are never judgmental, 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. 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 never 'rubber stamp' applications - all cases are based on merit, with rigorous due diligence checks on outcomes (or, put another way, the positive effect of our spend).

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.



In FY19-20 we spent **£12.2m** supporting **70,000 members** of the Army family



The youngest person we supported was a **1 year old** baby, the eldest was **102 years old**



We funded **89 other charities** and organisations that are providing support to the Army family



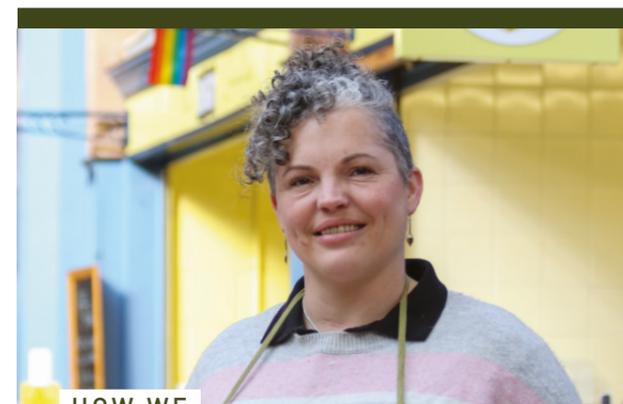
We have supported the British Army family all over the world - in **62 countries** this year



Around **22% of our grants** were spent supporting serving Army personnel and their families



We spend around **£15,000 a day** and **£78,000 a week** on grants to individuals



HOW WE HELPED HOLLY

Holly was 19 when she joined the Army. She served with the Royal Electrical and Mechanical Engineers for seven years; training for arctic warfare in Norway before an operational tour of Iraq in 2003.

After leaving the Forces, Holly secured a place at the University of Lincoln to study Sport and Exercise Science. In her second year, she suffered a sporting injury that left her with a broken back and neck.

Holly struggled with her mental health and found it difficult to hold down a job. But with the help of the Poppy Factory - one of 89 charities supported by ABF The Soldiers' Charity this year - she decided to launch The Hangry Lemons café in the indoor market of her hometown of Carlisle.

Holly runs the café with her wife, Hannah. Together, they applied to our charity for help with a kitchen refurbishment to get the café up and running, and the business got off to a great start. At the time of writing the café is closed due to the coronavirus pandemic, but Holly and Hannah look forward to welcoming customers back as soon as social distancing restrictions are lifted.

“ IT'S FANTASTIC THAT I'M DOING SOMETHING I LOVE. I STILL HAVE MY TOUGH DAYS BUT THE SOLDIERS' CHARITY HAS GIVEN ME SOMETHING TO WORK TOWARDS. I FEEL SO LUCKY.

”

HOLLY

CHARITABLE ACTIVITIES ENABLING INDEPENDENT LIVING

WE STRONGLY BELIEVE THAT ALL PEOPLE, REGARDLESS OF AGE OR DISABILITY, SHOULD HAVE THE OPPORTUNITY TO LEAD FULL AND INDEPENDENT LIVES.

We are on hand to support veterans and their families, both young and old, with home adaptations and mobility equipment to enable them to live where they are most comfortable. Some will require substantial support for the rest of their lives, and we are here for the long-haul to ensure their needs are met.

As well as providing grants to individuals in need of support, we fund a number of specialist charities that help former soldiers and their families to live independently.



01 Our support for the Spinal Injuries Association (SIA) enables it to provide a peer support service for injured veterans at every stage of their recovery.

02 A recent survey found that 99% of veterans reported a more positive outlook after using the SIA's peer support service.



WE ASSISTED 152 wounded, injured and sick soldiers with individual grants this financial year



WE SPENT MORE THAN £320,000 on specialist mobility aids for individuals



WE SUPPORTED 424 individuals with grants for mobility aids and equipment



Supporting Spinal Injuries Association

We have worked in partnership with the Spinal Injuries Association (SIA) since 2003 to provide enhanced support to serving and former members of the British Army who sustain a spinal cord injury.

Our grant of £30,000 in FY19-20 enabled a specialised peer support service that offers advice and advocacy as well as assistance with equipment, housing, funding and mental health support. The service is available to individuals at every stage of their recovery; from the newly injured receiving treatment in hospital to those continuing their rehabilitation at home. A recent survey found that 99% of service users reported a more positive outlook.

In addition, the SIA provides training and support for healthcare professionals, a Freephone advice line, telephone counselling and access to funding and support.

HIGHLIGHT

Our latest grant has supported five newly-injured veterans, alongside 40 existing patients.

CHARITABLE ACTIVITIES CARE FOR THE ELDERLY

OUR AIM IS TO PROVIDE SUPPORT FOR SOLDIERS, FOR LIFE. IN OUR 75TH YEAR, WE WERE PROUD TO BE SUPPORTING WORLD WAR TWO VETERANS – AND WE WILL BE DOING THE SAME FOR AFGHANISTAN AND IRAQ VETERANS IN YEARS TO COME.

We believe it is vital that elderly veterans and their families have access to the highest quality care and equipment. Whether a veteran is living in the UK or overseas, we reach them through our extensive, established network to ensure they have the support they need.

We enable veterans to stay in their own homes by, for example, providing stairlifts and accessible bathrooms to make sure they are safe and comfortable. We ensure elderly veterans can remain independent and connected to their local communities, spending over £162,000 this year on electric-powered vehicles for 230 elderly veterans. And for those who are no longer able to stay at home, we assist with care home top-up fees.

We also provide funding for a number of charities that provide top-quality elderly care, including six of the UK's leading care homes for veterans. We also support international organisations taking care of veterans overseas, such as the Royal Commonwealth Ex-Services League. We made a £200,000 grant to this important charity this year.



WE SPENT OVER £1.1M

on individual grants to veterans over 65 years old



WE PROVIDED GRANTS

to eight World War Two veterans



WE SPENT OVER £680,000

supporting organisations that help elderly veterans



HOW WE HELPED EMILY

Emily was born one of eight children in Stepney, London, in 1919. Her father worked at the docks and her mother was a housewife. During the Blitz, Emily recalls sheltering from air raids in the undercroft of St George's Church, where she celebrated her 21st birthday in 1940.

Emily served in the Auxiliary Territorial Service (ATS) between 1942 and 1945 and was stationed at Chelsea Barracks, Aldermaston, Donnington and Reading. Her favourite wartime memory is meeting Charlie; the young Sergeant who would later become her husband. They met in a local pub where Emily's father used to buy beer for visiting soldiers.

Emily and Charlie were married in 1944 and went on to have three children. The young family moved to Essex where Emily remained until 2018, when she moved into a nursing home close to her daughter. Emily now has five grandchildren and seven great grandchildren. In 2019, she celebrated her 100th birthday.

Our charity is proud to be working with the Women's Royal Army Corps Association Benevolent Fund to support Emily with her care home fees.



“ WE ARE SO GRATEFUL FOR THE ASSISTANCE MUM RECEIVES. I DON'T THINK SHE WOULD BE HERE WITHOUT IT.

”
JEAN PROSSER,
EMILY'S DAUGHTER

CHARITABLE ACTIVITIES

TRAINING AND EDUCATION TO INCREASE EMPLOYABILITY

ARMY LIFE IS A UNIQUE EXPERIENCE, AND FOR SOME THE TRANSITION TO CIVILIAN LIFE IS CHALLENGING. WE ARE HERE TO HELP THOSE WHO REQUIRE ADDITIONAL SUPPORT WHILE TAKING THIS STEP.

Our grants towards education and training enable former soldiers to embark on rewarding new careers. Over 580 people have been helped into employment after participating in programmes that we support over the past year, with veterans qualifying in fields ranging from animal welfare, barbering and beauty therapy to close protection, driving, catering, computing, counselling, personal training, and many more! The Army equips its people with skills for life and we are delighted to be able to assist veterans in pursuing fulfilling careers, enabling them to live with independence and dignity.



WE SPENT MORE THAN £570,000

on education support for individuals, including training course fees



OVER 580 PEOPLE

have been helped into employment following participation in the programmes we support



WE AWARDED £398,146

to RFEA - the Forces Employment Charity, the leading source of ex-forces jobs and career advice



01 Dale served for nine years in the Welsh Guards. He was severely injured in Afghanistan, when his vehicle was caught in an IED explosion. Following support from our charity, Dale is now employed as a driver.

02 Scott served for seven years with the Mercian Regiment until he was seriously injured in a road traffic accident in Afghanistan. Following assistance from our charity to retrain, Scott is now a successful self-employed electrician.



AMONGST A HOST OF CHARITIES WE SUPPORT IN THE EMPLOYMENT SPACE, OUR LARGEST GRANTS WERE:



Over £398,146

RFEA - the Forces Employment Charity



£100,000

The Poppy Factory provides employment support for wounded, injured and sick veterans



£50,000

SSVC offers free, full-time creative media production courses for service leavers and veterans



HOW WE HELPED MATTHEW

Matthew served for 23 years as an infantry communications specialist. After leaving the Army, he struggled to secure work and began to lose focus. He approached RFEA, a specialist employment charity for the Armed Forces community.

Last year, we awarded £398,146 to RFEA to provide support, jobs and training opportunities to service leavers, reservists, veterans and their families.

At RFEA, Matthew was partnered with a mentor and received support with CV writing. He is now living in London and looking to build a civilian career in project management. He believes the field will challenge him and enable him to function at his best.

“ I’VE BEEN INTRODUCED TO ROLES I NEVER THOUGHT I’D BE CAPABLE OF. I NOW HAVE A NEW POSITIVE OUTLOOK.

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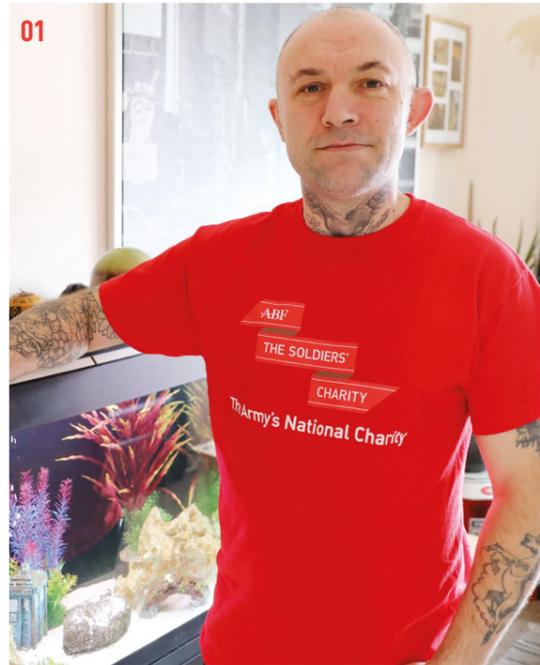
MATTHEW

CHARITABLE ACTIVITIES INCREASING MENTAL FITNESS

MENTAL HEALTH IS A KEY AREA OF OUR WORK. WE PROVIDE WIDE-RANGING FINANCIAL ASSISTANCE TO AN ARRAY OF ORGANISATIONS THAT PROMOTE MENTAL AND PHYSICAL WELLBEING AMONG THE ARMY COMMUNITY.

Combat Stress remains a key partner for us and we have supported them for many decades, enabling the delivery of life-changing services for individuals and families facing a mental health crisis (read more in the case study adjacent).

Another programme we have been delighted to support is Right Turn, a specialist drug, alcohol and mental health programme for veterans, run by the charity We Are With You (formerly known as Addaction). And thanks to funding from the Lord Mayor's Big Curry Lunch, we could enable 18 Armed Forces veterans to attend the Pain Management Programme at King Edward VII's Hospital's Centre for Veterans' Health, at a cost of £6,500 per person, which seeks to address the mental and physical effects of chronic pain.



01 Alan served with the Royal Horse Artillery for six years, including tours of Northern Ireland, Belize and Kenya. After leaving the Army, he struggled with addiction and mental illness and was found accommodation at Launchpad, one of 89 charities we support. We subsequently supported Alan with an individual grant. He says: "I'm at the stage now where I like myself again and present myself better. I've got a future to look forward to."

02 This year, we awarded £250,000 to Combat Stress to adapt its service provision due to coronavirus. A team of specially-trained professionals has been available to provide free confidential advice and support to veterans.

DUNDEE THERAPY GARDEN



£15,000 towards horticultural therapy for veterans, a project we have supported since its inception

THE WARRIOR PROGRAMME

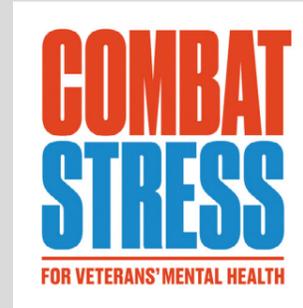


£50,000 to support 150 veterans and family members battling issues such as suicide, homelessness and family breakdown

THE MATTHEW PROJECT



£38,848 to support close family members affected by a loved one's drug or alcohol misuse



2,451
Army veterans attended appointments at Combat Stress in the past year



5,000+
Army veterans contacted the Combat Stress 24-hour helpline in the past year

Supporting Combat Stress

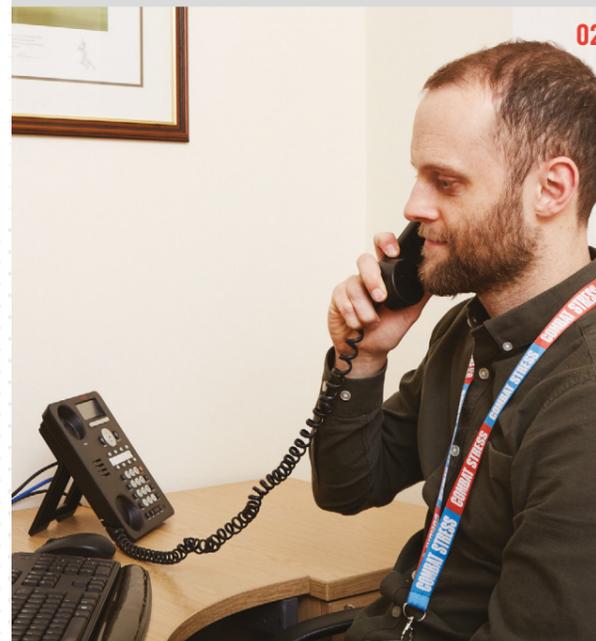
This year, we were delighted to continue our support for Combat Stress with a £250,000 grant towards its work with veterans battling complex mental health conditions.

Formed in the aftermath of the First World War, the charity offers therapeutic and clinical community and residential treatment to former members of the British Armed Forces who are suffering from a range of mental health conditions, including post-traumatic stress disorder.

Our grant will support Combat Stress as it adapts its service provision in response to the COVID-19 pandemic. This includes its 24-hour helpline, alongside a new programme that provides holistic and flexible therapy via video link.

HIGHLIGHT

In FY19-20, Army veterans attended 11,719 appointments at Combat Stress, including individual counselling, group sessions and residential treatment.



CHARITABLE ACTIVITIES HELPING ARMY FAMILIES

WE ARE COMMITTED TO SUPPORTING THE IMMEDIATE FAMILIES OF THOSE WHO HAVE SERVED THEIR COUNTRY. OUR TEAM RESPONDS TO INDIVIDUAL GRANT REQUESTS WITHIN 48 HOURS, ENSURING FAMILIES RECEIVE THE HELP THEY NEED.

Our help comes in many forms - furnishing a new home after a relationship breakdown; funding a relative's funeral; helping repair a leaking roof or boiler; or assisting with the grocery bill for a single parent who has fallen on hard times. We also fund other charities such as the Rainbow Trust, which provides practical and emotional support for families caring for a child with a life-threatening or terminal illness.

In the past year we spent over £19,000 supporting children's needs via our individual grants programme. When providing financial assistance, we signpost families to the relevant local services such as debt advice, and ensure they are in receipt of all their entitled state benefits prior to awarding a grant. This helps the family to build financial security and avoid a similar crisis in the future. We continue to work especially closely with, and fund, the Army Families Federation, to improve the quality of life for Army families around the world.



WE AWARDED £32,000

to the Army Widows' Association whose aim is to offer comfort, support and friendship to the widows and widowers of servicemen and women.



01-03 Sutton Heath Childcare Centre at Rock Barracks, MOD Woodbridge in Suffolk. The centre is one of eight being refurbished as part of a joint project between ABF The Soldiers' Charity and HQ Regional Command.



WE HELPED ALMOST 400

families with funeral costs, spending over £365,000 to ensure they could bury their loved one with dignity



WE AWARDED OVER £60K

to Home Start to run dedicated programmes for military families in Hampshire, Kennet and Medway



Supporting Serving Families

In 2017, we initiated a three-year programme with the Army's HQ Regional Command to refurbish eight childcare and community facilities on Army bases around the UK. This £1.6m project was funded by the Chancellor of the Exchequer using LIBOR funds.

The first childcare centre was opened at Dalton Barracks in Oxfordshire in May 2019. Once housed in a dilapidated portacabin, the new centre provides a light, spacious place with sleeping areas, a ball-pit and sensory room to ensure children get the best possible start in life.

Further centres will support Army communities in Woodbridge, Pirbright, Worthy Down, Andover, South Cerney, Stafford and Corsham. Alongside childcare facilities, the updated centres are equipped for community activities and events, and include provisions for children with special needs.

HIGHLIGHT

The centres give parents and children the chance to have a proper purpose-built facility, which reflects the needs of modern parents and allows mums and dads to get back to work.

CHARITABLE ACTIVITIES ENSURING THE PROVISION OF SUITABLE HOUSING

SUITABLE HOUSING IS A MUST IF A PERSON IS TO BE ABLE TO LIVE WITH INDEPENDENCE AND DIGNITY. WE WORK HARD TO MEET THE VARIED HOUSING NEEDS OF VETERANS AND THEIR FAMILIES.

Whether that is helping a homeless veteran to get off the streets, ensuring a property is safe and suitable for a young family, or preventing eviction for a veteran who has been unable to guarantee his or her income.

We do this by providing grants to individuals in need as well as by funding several charities across the UK that provide specialist housing support for veterans. For example, we have provided a £60,000 grant to Stoll, to fund community services at five of their housing schemes; £35,000 to the Lord Leycester Hospital in Warwick, which provides free accommodation for needy and wounded veterans; and over £37,000 to Launchpad, which provides homeless veterans in the North East with accommodation and communal facilities.



WE SPENT ALMOST £530,000

on essential household furniture and appliances, such as fridges and washing machines



OVER £1.3M WAS SPENT

on grants to individuals with housing needs



WE SPENT ALMOST £480,000

on grants to other charities supporting veterans with housing needs



Supporting Scottish Veterans' Residences

This year, we were delighted to award £15,000 to Scottish Veterans' Residences to refurbish the dining room at its Whitefoord House centre in Edinburgh.

Scottish Veterans' Residences provides support and accommodation to former members of the British Armed Forces when they are in need. Formed in 1919, the charity operates housing support services for veterans in Scotland's three largest cities: Edinburgh, Glasgow and Dundee.

The dining room at Whitefoord House is used continually by residents for meals and social activities. Our grant has contributed towards refurbishing the space and making it suitable for the needs of all veterans, including those with restricted mobility and mental health conditions. The work is now complete and the dining room open to residents.

“ IT MAKES SUCH A DIFFERENCE THAT ORGANISATIONS LIKE THE SOLDIERS' CHARITY ARE THERE TO SUPPORT SERVING SOLDIERS AND VETERANS. ”

MARTIN NADIN, CHIEF EXECUTIVE, SCOTTISH VETERANS' RESIDENCES

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 Naval Benevolent Trust, the Royal Navy and Royal Marines Charity and the Royal Air Force Benevolent Fund), other charities that support the Army family, government and the Army, to ensure we have a comprehensive picture of need and can guard against duplication of effort. This will be ever-more important in the face of the challenges emanating from the pandemic.

This financial year we have spent £2.4m on activities that fall outside the responsibility of our principal business of grant-making but are key to ensuring soldiers, veterans and their immediate families' needs are met in a timely and effective manner.

Funding casework

All our grants are made in partnership with the Regimental and Corps charities and are supported by detailed casework as a key element of our governance procedures. These organisations aim to help all those who currently serve or have served in their respective Regiments or Corps (including any antecedent Regiments/Corps) and who find themselves or their dependants in need. We rely on organisations such as SSAFA and The Royal British Legion (TRBL) to undertake casework. Both SSAFA and TRBL train volunteers and staff to visit soldiers, veterans and their families and report on the need as they find it, including a review of their financial situation. In FY19-20, we spent £200,000 funding SSAFA in order to ensure that need could be speedily and adequately assessed.

Funding the Casework Management System

Nearly all individual grants we make, some 4,534 this financial year, are via the presentation of casework on the digital Casework Management System. This digital platform enables detailed information to be passed securely between Regimental and Corps charities, caseworkers (such as SSAFA) and grant makers (such as The Soldiers' Charity) - and enables grants to be paid out quickly. This system continues to require substantial investment to ensure data remains secure and to guarantee that when the appropriate information is provided 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

Our governance process is at the heart of all we do, and accordingly substantial staff resource is invested. Applications from partner charities are assessed by our Grants Committee, which considers the long-term impact of each project, its financial sustainability and organisational credibility prior to reaching a funding decision. Grantees are monitored and evaluated on an annual basis, including regular project visits, which are often trustee-led, to ensure that we fund only the most efficient and effective interventions. These visits also help to provide an overall picture of the military welfare ecosystem and assist us with gauging the 'need' landscape.

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. These primarily provide very long-term support to veterans wounded or injured in those conflicts, as well as their families. These funds are subject to the same governance processes and staff resources, but we have absorbed the associated costs related to managing these funds in the interest of efficiency, partnership and collaboration - ensuring that optimal financial support is obtainable and distributed to those in need. It is worth noting, in the current COVID-19 climate, that never before has it been so vital to have these long-term funds available, as it means we can continue to provide support when external circumstances bring challenges.



HOW WE HELP: THE MECHANICS OF BENEVOLENCE

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 assisted 4,534 individuals and families.

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 British Regular Army who have normally completed adult basic training. Exceptionally individuals who are medically discharged as a direct result of an injury sustained during their basic training will also be supported.
- Dependant spouses/civil partners, widows, widowers, children and other immediate dependants.
- Members and former members of the British Army Reserve (and their dependants as outlined above), providing they have completed one year's satisfactory service which will have included Phase 1 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

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

Many cases we support relate to veterans and their immediate families. Generally, cases will initially be submitted to the appropriate Regimental and Corps charity. We provide support through our partnership with these charities, dealing with around half of all cases presented to them.

All cases are considered on their merits. Underlying every case is a clearly identified individual case of need that cannot be met by other sources.

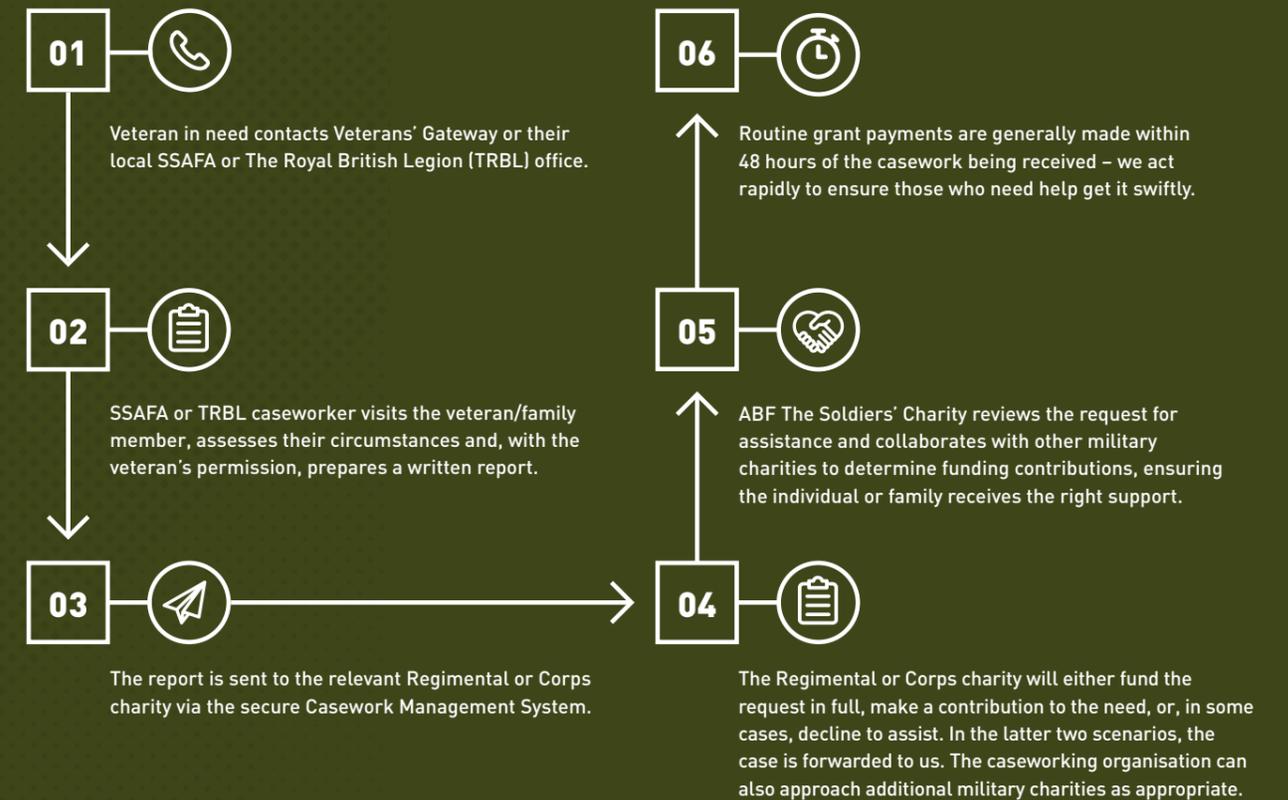
Collaboration is key

Since 1944, ABF The Soldiers' Charity has worked in partnership with the Regiments and Corps charities to ensure that all soldiers, past and present, and their immediate families have equal access to welfare support. Our grants to individuals also depend on the efforts of caseworking organisations such as SSAFA and The Royal British Legion (TRBL), which conduct the casework necessary for us to provide financial assistance. The diagram on the right sketches out a typical support pathway for a veteran in need of help.



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

TYPICAL SUPPORT PATHWAY FOR A VETERAN 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 broad 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 (outlined on p.22), 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 issues 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 that are awarded a significant grant are required to complete outcomes reports, so we can gauge the impact of the funds bequeathed. This year, we funded 89 charities to the tune of £5.9m.

WHERE WE HELP: A GLOBAL FOOTPRINT

ONE OF THE WAYS WE HELPED IN CANADA

We provided an annuity payment to an elderly widow living in Canada. Our help ensures that she can heat her home during the cold winter months.

ONE OF THE WAYS WE HELPED IN ECUADOR

We purchased a stair-lift for a veteran with mobility issues living in Ecuador. This help ensures he can remain safe and supported in his own home.

ONE OF THE WAYS WE HELPED IN SPAIN

This year, we awarded £25,000 to Age In Spain to support British Army veterans and their families living there. The charity provides information, case-working support with issues such as money, health, home and relationships, and a repatriation service for those wishing to return to the UK.

ONE OF THE WAYS WE HELPED IN MALTA

We provided a grant for funeral costs to a veteran whose family member had passed away. Our help ensured the family could bury their loved one with dignity.

ONE OF THE WAYS WE HELPED IN PAKISTAN

Through RCEL, our partner organisation, we provided an elderly British Indian Army veteran with two meals a day, enabling him to live with independence and dignity.

ONE OF THE WAYS WE HELPED IN MALAYSIA

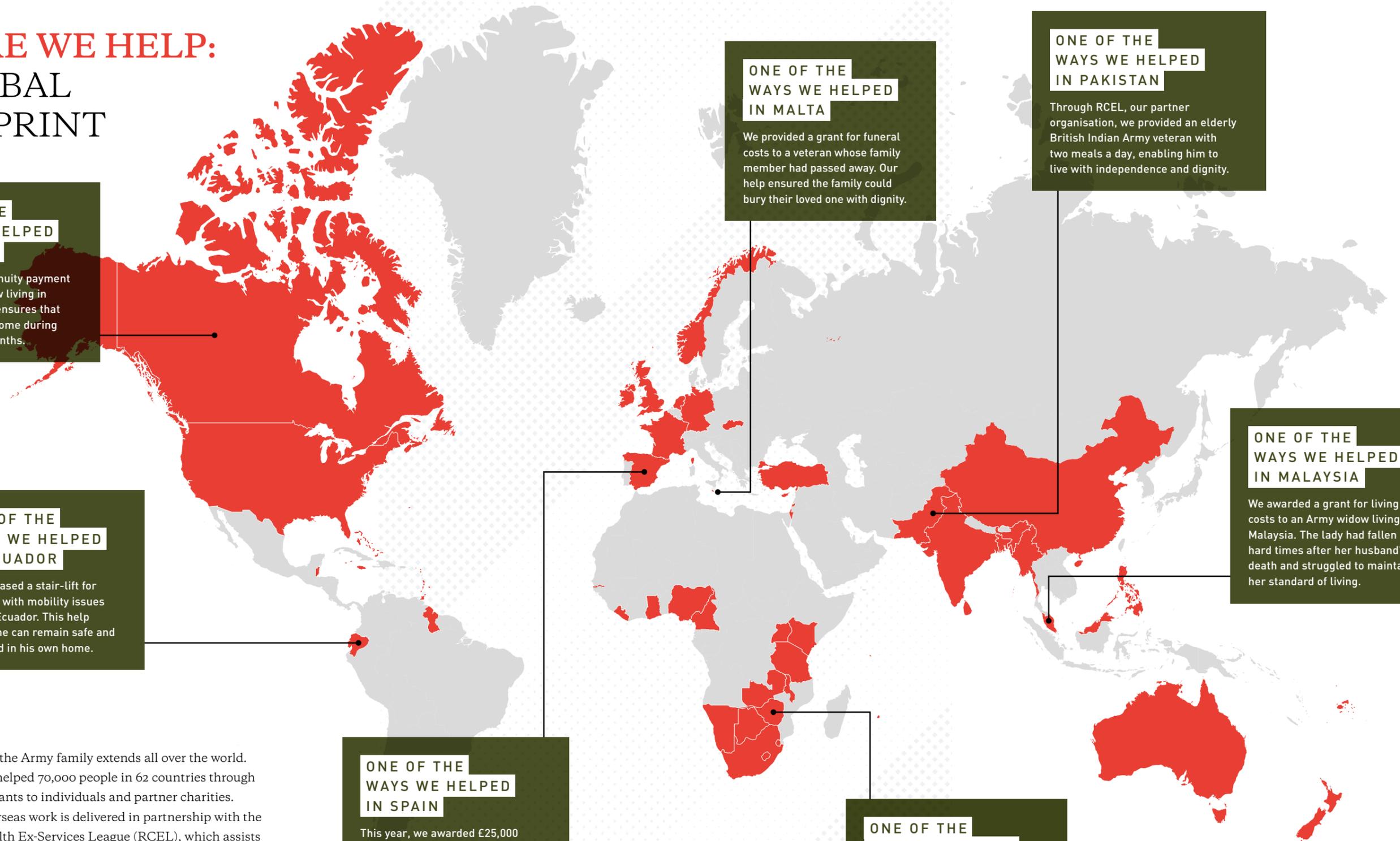
We awarded a grant for living costs to an Army widow living in Malaysia. The lady had fallen on hard times after her husband's death and struggled to maintain her standard of living.

ONE OF THE WAYS WE HELPED IN ZIMBABWE

We awarded a grant for rent arrears to a veteran living in Zimbabwe. The veteran had fallen on hard times following a period of ill health and unemployment.

Our support for the Army family extends all over the world. This year, we helped 70,000 people in 62 countries through a combination of grants to individuals and partner charities. The bulk of our overseas work is delivered in partnership with the Royal Commonwealth Ex-Services League (RCEL), which assists veterans and spouses in 48 countries across the Commonwealth.

This year, we were delighted to make a £200,000 contribution to a project RCEL is running with the Department for International Development (DFID) to provide two meals a day to Commonwealth veterans and spouses, ensuring that those living in hardship have access to proper nutrition.



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.

Covid-19

It would be remiss not to mention how humbled we have been by the generosity of our many supporters following the outbreak of the coronavirus pandemic. We have had to cancel or postpone the vast majority of our fundraising events from mid-March 2019 and have been astonished by the number of people who have refused refunds, or called in with donations. It is this sort of generosity that helps keep our grant-making going.

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. We do not sell personal details to other charities or other third parties. We only share personal information with suppliers that we engage to process data on our behalf; and such processing is only conducted under formal data processing agreements.

Safeguarding

The Soldiers' Charity is committed to proactively 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 reviewed our safeguarding policy in early 2018, having taken expert counsel to ensure it is fully up-to-date and fit for purpose. We take all reasonable care to protect our beneficiaries and supporters, and comply with all relevant legal obligations and statutory guidance, with safeguarding being integral to our recruiting process. There is also a documented procedure for reporting serious incidents to the Charity Commission and relevant statutory bodies. In FY19-20 there were no such matters to report.

Accessibility

We make it easy for people to get in touch with us either by phone, letter or email. Whether someone wants to ask a question about our work or how we spend donations, or wants to find out about an event we are organising, or to update their communication preferences, 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 remain at a very low level.

Complying with GDPR

The General Data Protection Regulation (GDPR) came into force in May 2018 and implementing it has not been without its difficulties. In order to take forward the raft of complex and often inter-related technical and procedural issues, we have recently established the Data Management Working Group (DMWG), which meets regularly to resolve issues, agree priorities and impose better coherence on how data is managed within the charity.

Information systems

We have modernised and raised the standard of our technical processes and infrastructure that support fundraising. Importantly, this has been achieved without increasing the budget; our highly-skilled IT team has removed the need for costly third party support.

In-house projects have replaced antiquated on-premises equipment, with the latest cloud-based services and configuration control of software and hardware being far more efficient. We have also taken advantage of gratis offerings from the likes of Microsoft and Amazon, such as free cloud storage. This progress has continued to improve the performance, reliability, security and compliance of our information systems.

Relationships with agencies and commercial providers

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



Credit: Ed Smith Photography

01 Yomp ambassador Major Sandy Hennis tackles the 54-mile CATERAN YOMP accompanied by a team from AFC Harrogate. The CATERAN YOMP 2019 raised over £200,000, with over 1,000 walkers taking part.



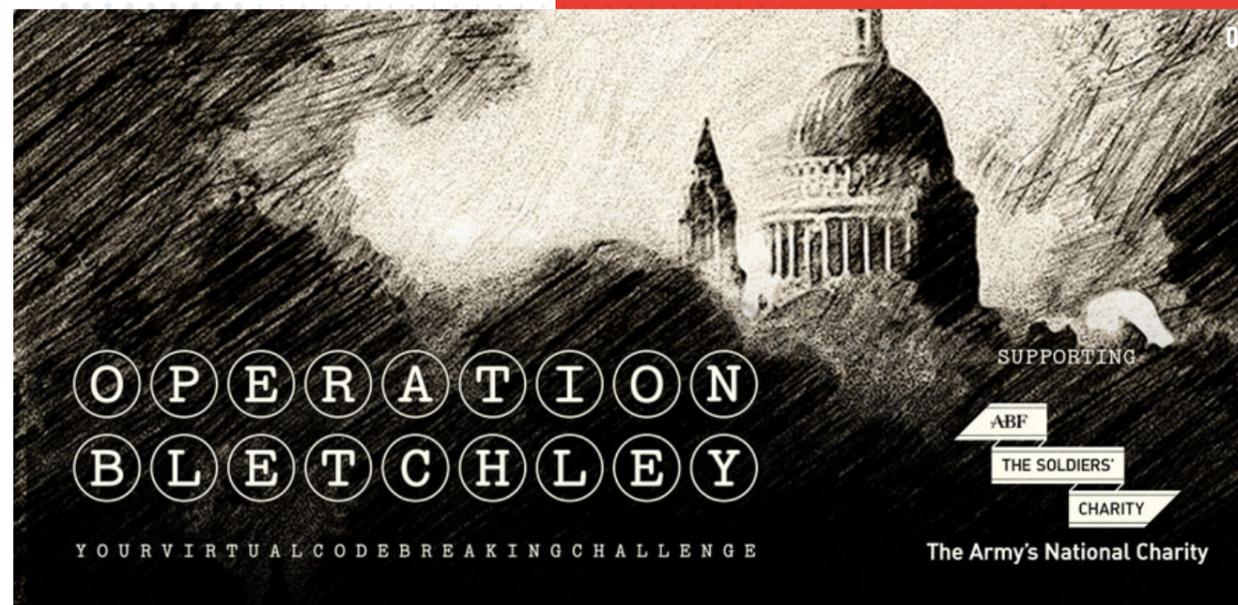
02 In August, we were delighted to receive a donation of £303,500 from The Royal Edinburgh Military Tattoo. The has gone primarily towards our work supporting members of the Army family with housing needs.



03 In December 2019, a team of four soldiers from AFC Harrogate rowed 3,000 miles across the Atlantic Ocean for our charity. The 37-day voyage made Kingsman Kian Helm (pictured far left) the youngest person to row the Atlantic as part of a team (image credit: Charlotte Graham Photography).

NATIONAL EVENTS

LAST YEAR, OUR NATIONAL EVENTS TEAM BROUGHT TOGETHER SUPPORTERS FROM ACROSS THE GLOBE FOR A SERIES OF FLAGSHIP EVENTS AND CHALLENGES. THE FUNDS RAISED BY THESE EVENTS CONSTITUTES A MAJOR SOURCE OF INCOME FOR OUR CHARITY, AND WE ARE SO GRATEFUL TO THE MANY THOUSANDS OF PARTICIPANTS WHOSE GRIT AND ENDEAVOUR ENABLES US TO BE HERE FOR SOLDIERS FOR LIFE.



Operation Bletchley

July 2019 saw the launch of a new virtual fundraising event, Operation Bletchley. Set in 1941, the challenge takes place in the murky world of wartime espionage. With the threat of invasion looming, participants were tasked with securing a new line of communication from Bletchley Park, the centre of Allied codebreaking during World War Two, to the Cabinet War Rooms in London.

The event could be completed anywhere in the world. Participants covered 50 miles, solving a series of cryptic clues in order to deliver a coded message by the end of the month. Over 700 people took part in the inaugural event, which will be expanded to include new missions in 2020.



01 Our ambassador Andy Reid and Chief of Staff, Brigadier (Ret'd) Robin Bacon, pictured on the Normandy Beaches Frontline Walk, October 2019 (credit: Ed Smith Photography).

The Normandy Beaches Frontline Walk

Last year, we marked the 75th anniversary of the D-Day landings with an extension of our highly successful event, The Frontline Walk. For the first time, 100 supporters trekked 100km across the landing beaches and battlefields stormed on D-Day, raising vital funds for our charity and paying tribute to those who fought and fell there.

Our ambassador Andy Reid MBE led walkers along the Normandy coastline, crossing the now peaceful beaches of Utah, Omaha, Gold, Juno and Sword before ending the walk at Pegasus Bridge. With them were members of military veteran team, the Rugby Relics. Members of the team have been participating in The Frontline Walk since 2017 and have so far raised £53,000 for our charity.

“ WE WERE FORTUNATE TO COMPLETE OUR MILITARY SERVICE IN GOOD HEALTH. BUT MANY OTHERS WERE NOT. THE FRONTLINE WALK PRESENTS US WITH A PLATFORM TO HELP OTHERS BY FUNDRAISING FOR A VERY WORTHY CHARITY. WE WALK. WE SING. WE RAISE MONEY AND HOPEFULLY A SMILE ALONG THE WAY, AND WE ARE ON COURSE TO ACHIEVE OUR GOAL OF £100,000 OVER FIVE YEARS. ”

Chris Price and Jason Sherer,
The Rugby Relics

The Lord Mayor's Big Curry Lunch

In April 2019, we were honoured to welcome The Duke of Sussex to London's Guildhall for the 12th annual Lord Mayor's Big Curry Lunch. The event saw us bypass the figure of £2m raised over the lifetime of the Lunch for the three service Benevolent Funds: ABF The Soldiers' Charity, the RAF Benevolent Fund and the Royal Navy and Royal Marines Charity.

For the next three years, The Lord Mayor's Big Curry Lunch will link with the Civic and Mayoral theme of employment and employability. As part of our giving, we will support veterans with chronic pain to attend a specialist six-month programme at King Edward VII's Hospital's Centre for Veterans' Health. The programme is designed to help individuals manage their pain and find meaningful employment.



Credit: Helen Abrahams

02 HRH The Duke of Sussex, pictured with Sainath Rao and members of his team from Noon Foods at the Lord Mayor's Big Curry Lunch, Guildhall, April 2019.

REGIONAL EVENTS

2019 SAW OUR 11 REGIONAL TEAMS PUT TOGETHER AN ECLECTIC MIX OF OVER 600 FUNDRAISING EVENTS AND CHALLENGES. FROM MOUNTAIN TREKS TO COMMEMORATIVE DINNERS, OUR STAFF, SUPPORTERS AND VOLUNTEERS WORKED HARD TO FIND IMAGINATIVE AND ENJOYABLE WAYS TO RAISE MONEY FOR THE ARMY FAMILY, AND MARK OUR 75TH YEAR AS THE ARMY'S NATIONAL CHARITY.

The onset of the coronavirus pandemic in March 2020 led to the cancellation of many of our events, but we have been astonished by the number of participants who have refused a refund or found other ways to lend their support.



03 Sgt Paul Foxcroft and Sgt Darren Gargate, both 21 Engineer Regiment, at the Great North Run, September 2019.



01 HRH The Countess of Wessex with the Governor and Chaplain of the Royal Hospital Chelsea, The Chaplain General, lesson readers and pipers from London Scottish at the Army Carol Service, London, December 2019.



02 Junior Soldiers from the Army Foundation College Harrogate taking part in Born Survivor at Lowther Castle, Cumbria, September 2019.



04 3 Regiment Royal Logistic Corps set a Guinness World Record for the farthest distance pulling a vehicle in 12 hours as a team (47.46 miles) while raising funds for our charity, March 2020.



05 Simon Ferrier from our East Anglia office pictured with residents from McCarthy and Stone's new Colchester Development, following his presentation about the history of the Army in Colchester, March 2020.



06 On 6th June 2019, the 75th anniversary of the D-Day landings, our Scotland office welcomed HRH The Princess Royal to a commemorative dinner at Edinburgh's Prestonfield House. The event raised over £100,000 for soldiers, veterans and their families.



07 Three of our supporters celebrate finishing the Robin Hood Half Marathon, Nottingham, September 2019.



08 Supporters pictured on the final day of the Mount Toubkal Challenge in the Atlas Mountains, Morocco, September 2019.



09 Riders pictured on our annual Wheels on the Western Front cycling event, which raised over £96,000 for the Army family, August 2019.



10 Hillsborough residents show their support at a charity collection in County Down, Northern Ireland, July 2019.



11 Chelsea Pensioner and Britain's Got Talent Winner Colin Thackery performs at the Salisbury Cathedral Carol Concert, December 2019.

PARTNERSHIPS AND PHILANTHROPY

WE BENEFIT FROM THE SUPPORT OF A WIDE RANGE OF TRUSTS, FOUNDATIONS AND CORPORATE PARTNERS WHOSE CONTRIBUTIONS MAKE A REAL, SUBSTANTIVE DIFFERENCE TO THE ARMY FAMILY WHEN THEY ARE IN NEED.

Celebrating leadership and resilience with the Influencers Network event series

In the past year, our Influencers Network event series has continued to grow, bringing together over 150 leaders from businesses across the UK to celebrate leadership, resilience and corporate support for soldiers, veterans and their families.

Last September saw our highest attended event 'Warrior Women at Work' take place in partnership with Women in the City. Military and City professionals joined us to share their leadership challenges and experiences, including flexible working and finding mentors in predominately male environments. Major General Susan Ridge, the first female to hold the rank of Major General in the British Army, gave our keynote speech and was later joined by an all-female panel from the First Aid Nursing Yeomanry (Princess Royal's Volunteer Corps), Lloyd's and DWF.

Following the COVID-19 pandemic, our March event, 'Resilience in Times of Adversity with WO1 Kim Hughes GC' was hosted virtually with a live Q&A. As the most highly decorated Bomb Disposal Operator in the Armed Forces, Kim shared his experiences of adapting to the toughest of working environments and maintaining resilience in uncertain times. Serving three operational tours of Afghanistan as a High Threat Improvised Explosive Device Disposal Operator, Kim was awarded the George Cross in 2009 for his extraordinary actions in Helmand Province.

Since the network's inception, speakers have included: WO1 Glenn Houghton OBE, the first Army Sergeant Major; Andy



01
Panellists at the 'Warrior Women at Work' Influencers Network event (from left to right): Commandant Philippa Lorimer, Claire Bowler and Annette Andrews.

McNab, novelist and former SAS soldier and Major Kate Philp, the first British woman to lose a leg in combat. We look forward to hearing from further inspirational speakers and connecting with the network again this autumn.

To register your interest in joining the Influencers Network, please email influencersnetwork@soldierscharity.org.

RIFT gives back and reaches an impressive £250,000

We are delighted to announce that RIFT Group have reached the incredible total of more than £250,000 in contributions towards our life-changing assistance grants for soldiers, veterans and their families in times of need.

An Armed Forces Covenant signatory and Gold Award holder, RIFT have always treasured their close ties to the Armed Forces community. They work hard to uphold the values and promise of the Covenant, which honours the commitments and sacrifices made by former and serving military personnel. In addition to their support for our charity through direct donations and the promotion and participation of our events, RIFT have built new positions for MOD veterans within the business and have made work more flexible for service members and their spouses.

Jan Post, Founder of RIFT, said: "It's an honour to serve MOD personnel by tackling their tax rebate claims and much more. Our ongoing partnership with ABF The Soldiers' Charity does much to strengthen this commitment to the military community and we're pleased that both organisations are here to do all they can to

ensure that former and serving Armed Forces personnel are never put at a disadvantage by their service."

To find out more about RIFT's commitment to the Armed Forces, visit www.riftrefunds.co.uk.

RIFT



02
Long-standing corporate partner, RIFT Group Ltd, celebrates fundraising totals with representatives from ABF The Soldiers' Charity.

Support from Barclays Military & Veterans Outreach

Military & Veterans Outreach (MVO) is Barclays' interface with all facets of the Armed Forces communities.

In 2019 alone, Barclays' support of our work through MVO provided education and training for 73 wounded, injured and sick soldiers, ensuring they are better equipped to find work. Thanks to Barclays, service personnel were supported with their transition into civilian employment across a range of industries, from hotel management, to renewable energy and welfare services. Over the past four years, Barclays' support has meant that more than 300 soldiers have had the opportunity to find appropriate work and restore their dignity.

Barclays' colleagues also take part in various fundraising activities. In October 2019, the Barclays Big Curry returned for the eighth year running, welcoming guests to the Victory Services Club in London. Barclays employee James Savage has organised and hosted the event since its inception, raising more than £150,000 for soldiers, veterans and their families in need. Barclays Team Eagles also inspire 25 colleagues to skydive in aid of our work each year. Since their

beginnings, Team Eagles have raised a fantastic total of over £95,000, with employee Rachel Webster leading the charge.

To find out more about Barclays Military & Veterans Outreach, please visit www.home.barclays/careers/our-programmes/after/

Employees make their donations go further with payroll giving

Many of our corporate partners showed their support this year by promoting our Payroll Giving scheme. Payroll Giving is a way to help employees maximise the impact of their charitable donations; the donation is taken before tax is deducted, so their contribution can be worth up to 40% more. In the last year alone, an incredible £134,000 was raised through Payroll Giving for our charity, helping us to provide much needed support to the Army family. Our sincere thanks go to all of our existing Payroll Givers, and our corporate supporters who offer the scheme to their employees.

To find out more about Payroll Giving, please visit www.soldierscharity.org/donate/payroll-giving



03
Matt Weston, Barclays Military and Veterans Outreach representative, with Mark Stevens, who received a Barclays grant which enabled him to turn his passion into a fulfilling career.

To speak to our Partnerships and Philanthropy Team about how your organisation can support soldiers, veterans and their families

Email partnerships@soldierscharity.org

Or call 0207 811 3963

FINANCIAL HIGHLIGHTS

Overview

Despite a difficult fundraising environment and the unpredictability of legacies income (hitherto particularly substantial for us), we have had a moderately successful year, generating an income of £14.8m (FY18-19: £17.7m). This has come from a wide range of sources such as donations from individuals, trust and foundations; direct marketing appeals; legacies; high-profile events and income from investments and cash deposits.

As a charity, we benefit from the generosity of a number of organisations who give freely of their time, energy and financial support. There are too many to name here but we are grateful to them all. Special thanks this year must go to: The Soldiers Fund (USA), The Royal Edinburgh Military Tattoo, the Utley Foundation, Robert Galbraith Ltd., BAE Systems, MBDA and RIFT Ltd.

We are also grateful to the Army Dependents' Trust, which has again made a substantial contribution towards our work - and in particular our continuing ability to sustain support to the bereaved over the long term. Our ongoing relationship and coordination with the Army Dependents' Trust and indeed the Army Central Fund is vital because it enables the most effective use of Army charitable funding on behalf of serving soldiers, veterans and their immediate families.

The outbreak of the coronavirus pandemic in March 2020 did not affect our financial performance during FY19-20, but in reaction to the prevailing global circumstances we have stress tested our ability to continue to meet our obligations for the foreseeable future. Measures are being put in place to further strengthen our resilience and flexibility; and to monitor the ongoing impact of the pandemic on our grants programme and fundraising.

As detailed earlier in this report, our charitable expenditure was £12.2m, representing an increase of 19% on last year (excluding our one-off £7m plus grant to the Defence and National Rehabilitation Centre in FY18-19). This steep increase is largely due to the expenditure of

£2.1m from LIBOR funding that was awarded to us for two important projects: to help improve childcare and community centre facilities for Army families and to enable a bespoke welfare service for the Armed Forces community in hospitals and across Southern England, working in partnership with the Defence Medical Welfare Service. We thank the Chancellor of the Exchequer for his confidence in our governance of these funds.

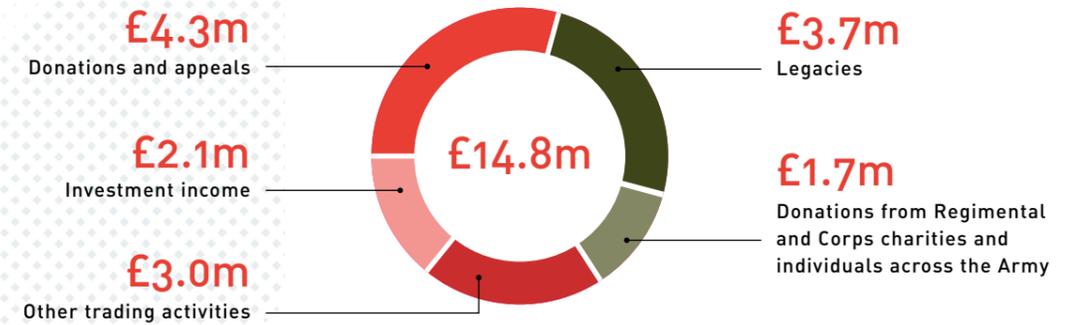
The total cost of raising funds was £5.9m (FY18-19: £5.7m) as we invested slightly more in income-generating activities. We continue to bear the total cost of raising and administering funds, with the proceeds being passed on for free to the 89 partner charities and organisations we supported this year.

Total expenditure decreased to £18.1m (FY18-19: £22.9m), largely due to last year's substantial grant to the Defence and National Rehabilitation Centre (more than £7m).

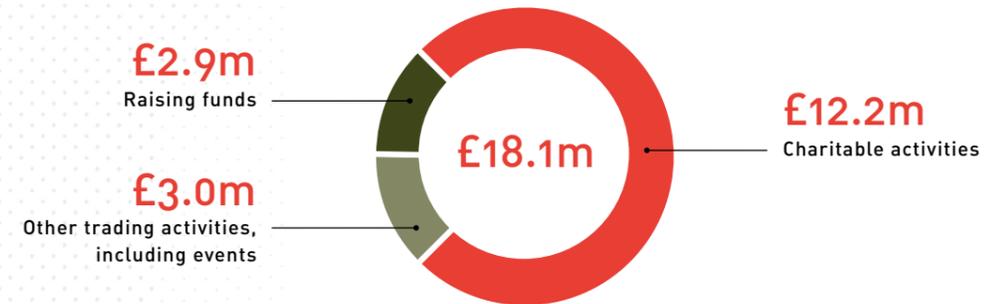
We are delighted to have been able to make a real and significant difference to the Army family, whether serving or retired - and are steadfast in our commitment to being able to provide this support for soldiers, veterans and their families for the very long term.



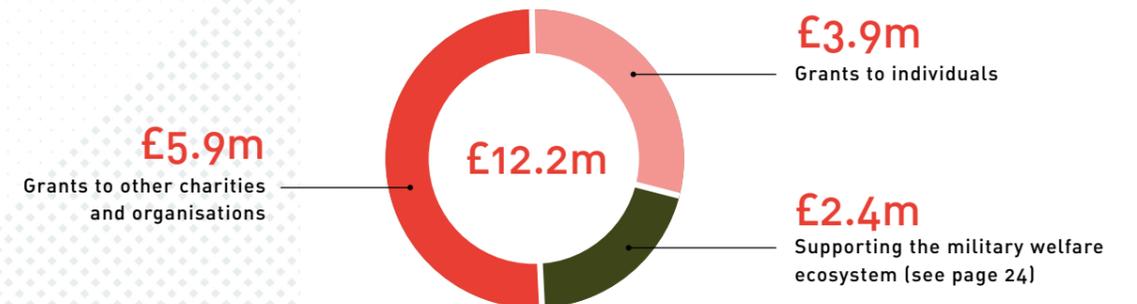
WHERE MONEY CAME FROM



HOW WE SPENT/ALLOCATED MONEY



HOW WE SUPPORTED THE ARMY FAMILY



FINANCIAL HIGHLIGHTS

Investment management

Our overall investment objective is focused on capital growth of the investments in real terms with an appropriate return from our income units.

At the year end, the charity held long term investments with a market value of £70,583k and short-term cash deposits of £1,504k (2019: £77,158k and £1,915k respectively). Values were impacted by exceptional year-end volatility as we entered the COVID-19 crisis. The charity's long-term investments are held in BlackRock Armed Forces Charities Growth & Income Fund and the CCLA Common Investment Fund with the aim of achieving a balance between the two investment managers.

Our investment performance and holdings are reviewed regularly by the Finance & Investment Committee against our investment objectives and its benchmarks. Both investment managers have performed satisfactorily, or better, in difficult market conditions.

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 meet our strategic imperative to act 'for the long haul'. The current crisis clearly serves to further reinforce the importance of adequate reserves.

Much of our reserves has been endowed to us 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 and the Afghanistan Fund which are solely for soldiers and families affected by these conflicts. 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 by the War Cabinet in 1944 to act as the Army's strategic reserve in times of exceptional need.

Our Designated funds also cover LIBOR funding that will be disbursed for specific projects in partnership with the Army and the Defence Medical Welfare Service; 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 seven co-located charities, and our continuing wish to drive efficiency across our 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 our Annual Report & Accounts 2019-20.

Our Board is clear that the fundamental purpose of accumulating reserves is to mitigate against unanticipated risks (such as major conflict and indeed the recent pandemic) and to bring strategic impact to bear on the sector when opportunities arise.

This year our reserves position clearly changed as a result of the coronavirus pandemic. Markets plunged, resulting in significant losses as at year-end, but then substantially recovered. We continue to take a long-term view, expect the market to recover in due course and manage our resources accordingly. That said, we found it necessary to make available more cash, and trustees are fully prepared to draw down further from the reserves in FY20-21.

FINANCIAL PERFORMANCE

Drawn from the Annual Report and Consolidated Accounts for the year ended 31st March 2020

	FY 2019-20	FY 2018-19
	£'000	£'000
Income from:		
Donations and Appeals	4,324	4,550
Legacies	3,686	7,057
	8,010	11,607
Donations from Regimental & Corps charities and individuals in Army Units	1,678	1,815
Income from Investments	2,129	1,234
Other trading activities	2,960	3,046
Total Income	14,777	17,702
Expenditure on:		
Grants to individual through Regiments & Corps	3,925	3,736
Grants to other charities and organisations	5,863	11,293
	9,788	15,029
Grant making and other support costs	2,394	2,236
	12,182	17,265
Raising funds and other trading activities	5,932	5,659
Total expenditure	18,114	22,924
Net income/(expenditure) before net gains on investments	(3,337)	(5,222)
Net gains on investments	(3,616)	5,045
Net income/(expenditure) for the year	(6,953)	(177)
Fund balances at 31st March	77,910	84,863

Want to know more / Donate / Get involved

then call 020 7901 8900

or visit www.soldierscharity.org

CONTACT DETAILS

Head Office and Regional Offices

Head Office

ABF The Soldiers' Charity,
Mountbarrow House,
6-20 Elizabeth Street,
London SW1W 9RB
T. 020 7901 8900
E. supportercare@soldierscharity.org

East Anglia

ABF The Soldiers' Charity,
Building PO4, Room 6, Merville
Barracks, Circular Road South,
Colchester, Essex CO2 7UT
T. 01206 817 105
E. eastanglia@soldierscharity.org

East Midlands

ABF The Soldiers' Charity,
Chetwynd Barracks, Chilwell,
Beeston, Nottingham NG9 5HA
T. 01159 572 103
E. eastmidlands@soldierscharity.org

London

ABF The Soldiers' Charity,
Block 7 (Room G39), Wellington
Barracks, London SW1E 6HQ
T. 0203 903 6030
E. london@soldierscharity.org

North East

ABF The Soldiers' Charity,
Hipswell Lodge, Smuts
Road, Catterick Garrison,
North Yorkshire DL9 3AX
T. 01748 874 127
E. northeast@soldierscharity.org

North West

ABF The Soldiers' Charity,
Fulwood Barracks,
Preston PR2 8AA
T. 01772 260 356
E. northwest@soldierscharity.org

Northern Ireland

ABF The Soldiers' Charity,
Building 115, Thiepval
Barracks, Lisburn BT28 3NP
T. 02892 678 112
E. ni@soldierscharity.org

Scotland

ABF The Soldiers' Charity,
The Castle, Edinburgh EH1 2YT
T. 0131 310 5132
E. scotland@soldierscharity.org

South East

ABF The Soldiers' Charity,
Robertson House, Slim Road,
Camberley, Surrey GU15 4NP
T. 01276 412 673
E. southeast@soldierscharity.org

South West

Bulford Office,
ABF The Soldiers' Charity,
Bldg 750, Picton Barracks,
Bulford Camp, Salisbury,
Wiltshire SP4 9NY
T. 01980 672 337 (Bulford office)
E. southwest@soldierscharity.org

Exeter Office,

ABF The Soldiers' Charity,
Wyvern Barracks, Exeter,
Devon EX2 6AR
T. 01392 496 412 (Exeter office)
E. southwest@soldierscharity.org

Wales

ABF The Soldiers' Charity,
Maindy Barracks, Whitchurch
Road, Cardiff CF14 3YE
T. 02920 726 132
E. wales@soldierscharity.org

West Midlands

ABF The Soldiers' Charity,
Building V5, Venning
Barracks, Donnington,
Telford, Shropshire TF2 8JT
T. 01952 674 369
E. westmidlands@soldierscharity.org