

ABF

THE SOLDIERS'

CHARITY

The Army's National Charity



# ANNUAL REVIEW

2020-21

**SUPPORT US  
AND YOU SUPPORT  
THE WHOLE ARMY FAMILY.**

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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:** 'Jumpers' by Murray Kerr, which won first prize in our annual Photo Competition.

## WELCOME FROM THE CHIEF EXECUTIVE

In my foreword to last year's Annual Review I talked about it 'spanning a truly unique year'. Now, some 12 months later, I feel I need an even more exceptional description to really capture the extraordinary circumstances we have faced since then.

In the round, this last financial year has been rather better than we might have anticipated and the unexpectedly small end of year deficit reflects that position. Three factors have combined to achieve that result. First, our charitable expenditure has remained low, despite our best efforts to sustain our continuing support to those in need. This may seem counter-intuitive in a time of national crisis but significantly fewer individuals have presented with requests for help, and many of the other charities and organisations that we support have cancelled or postponed programmes and so required less funding. That said, we would not interpret that as a reduction in need – it is just taking longer to filter through, not least due to some government support measures such as the furlough scheme and the uplift to universal credit. At no stage has affordability been a factor in terms of our ability to support our beneficiaries, and our latest grants committee made some very substantial grants to key delivery partners.

Second, we are fortunate that this charity has a very broad mix of income streams, which have proven remarkably resilient in the current circumstances. Almost all our physical events, both nationally and regionally, have been cancelled but on the other hand substantial virtual events have boomed and many of our supporters have made an extra effort to help us.

Finally, careful management of our resources has made a significant contribution – helped by robust investment values. In particular, I pay tribute to our staff who have accepted the imposition of furlough with good grace, despite the fact that we very reluctantly decided not to 'top up' the difference – so this has significantly hit their pay packets. We have done this to help sustain structures and capabilities for the future, rather than cutting into the muscle for short-term relief but risking long-term damage, and they have wholeheartedly supported us in that endeavour.



**MAJOR GENERAL (RET'D)  
MARTIN RUTLEDGE CB OBE**  
CHIEF EXECUTIVE

The net result of all the above is our charity entered the new financial year in as good a position as we could reasonably expect given the current challenges. We have protected key capabilities, we have made appropriate use of our reserves, and we are able to budget for a significant increase in our charitable activity, applying further resources as necessary and appropriate in the coming year.

As ever, none of this could happen without our very calm and pragmatic Board; the determination of our staff to fight through the current difficulties and remain focused on our fundamental purpose; and finally, of course, most importantly our many and varied supporters. Thank you.

Looking to the future, we are absolutely clear we can sustain our operations going forward, despite the current challenges, and indeed we see significant opportunities for our sector to adapt and further improve.

Finally, I should say that I depart ABF The Soldiers' Charity in November after nine stimulating and enjoyable years. I think the timing is immaculate as hopefully by then the future may look a little more certain; and an excellent new Chief Executive can bring fresh ideas and perspective to the next phase for the charity.

**“OUR CHARITY ENTERED THE NEW FINANCIAL YEAR IN AS GOOD A POSITION AS WE COULD REASONABLY EXPECT GIVEN THE CURRENT CHALLENGES.”**

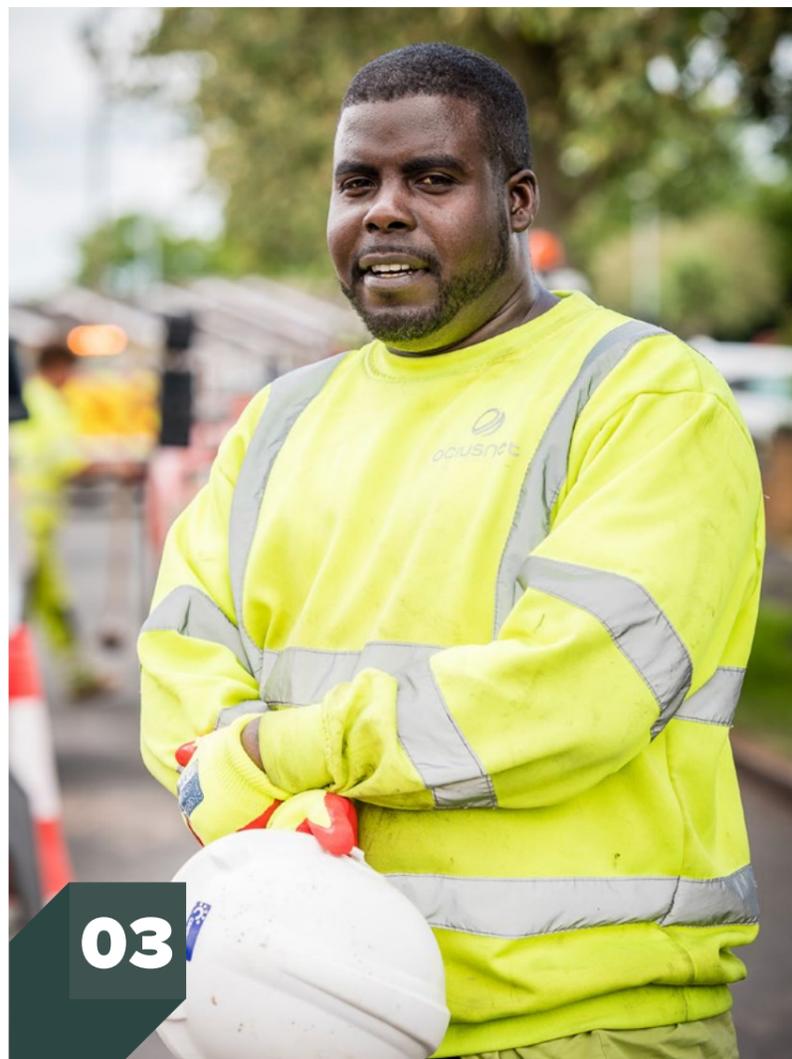
# OUR VISION

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



# OUR MISSION

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



# 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.

**01** Walter got into financial difficulty after an operational injury ended his career in 5 SCOTS. We awarded a grant towards household furnishings to ensure he, his wife and five daughters had somewhere homely and comfortable to live.

**02** We awarded almost £30,000 to the Royal Caledonian Educational Trust, which specialises in the educational and developmental needs of children from Armed Forces families. This marks our third year supporting their 'Teen Talks' programme, a youth participation project that works with over 100 secondary school pupils from Armed Forces families.

**03** Norris was injured by a rocket-propelled grenade in Afghanistan in 2013, which left him with a spinal injury and PTSD. Thanks to the support of The Poppy Factory, one of 43 charities we funded in FY20-21, he has found employment and a new sense of purpose.

# EQUALITY, DIVERSITY & INCLUSION

Our charity is committed to championing equality, diversity and inclusion on our Board, amongst our workforce and in all our behaviours. As the Army's national charity, it is vital we remain relevant and reflective of our varied Army community and of society more broadly. We are particularly proud of our diverse workforce, both in the national office and across all 11 regional offices, and are committed to creating a culture where everyone is celebrated, regardless of gender, sexual orientation, disability, ethnic background, nationality, religion or belief. We recognise there is still work to be done and are committed to continuous improvement to ensure we remain best placed to serve the Army community, both here in the UK and around the world.

# 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 around 60,000 members of the Army family in 63 countries across the globe. This has been achieved via our individual grants programme and by providing essential funding for 43 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 2020-21, our charitable expenditure was £8.3m. Our aim, as ever, was to ensure 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 and securing the provision of suitable housing.

It is important to highlight that our ability to provide support was not stymied by the coronavirus pandemic. We were determined that our grants programme should continue as normal and we were able to provide support to, for example, individuals who had lost their income and were struggling with essential living costs or unlikely to find employment soon. We were also able to continue making substantial grants to our partner charities, in support of the Army family.

The number of grants awarded has reduced this year but this was in many cases driven by a decrease in demand for support from other charities and organisations that were forced to scale back planned activity. We also received fewer requests for assistance from individuals, potentially due to government initiatives such as the furlough scheme, the uplift in universal credit, and protocols provided under the Coronavirus Act 2020 that protected social and private tenants by delaying when landlords could evict them. We also believe some individuals were not comfortable talking remotely with caseworkers, or allowing tradespeople into their homes, or thought issues could wait until after the pandemic had passed or lockdowns were eased.



Our £60,000 grant to Care For Veterans supports former soldiers like Steve, who was left partially paralysed following a motorcycle collision. Steve, who was a serving Warrant Officer at the time of the accident, refuses to allow his injuries to define him. With the support of staff, he recently completed an 874-mile virtual cycle from Land's End to John O'Groats.

At no stage have we constrained our charitable giving for affordability reasons. As ever, we pride ourselves on acting immediately when help is needed and provide true through-life support, the breadth and variety of which is explained in this publication.

## 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 play 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 such as Cobseo and Veterans Scotland.

# CHARITABLE ACTIVITIES OVERVIEW

## Supporting the 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 FY20-21 was a two-year-old and our eldest was 103. 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 judgemental and we always adopt an integrated 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 needs help, we aim to make the relevant grant within 48 hours.



In FY20-21 we spent **£8.3M** supporting **60,000** members of the Army family



The youngest person we supported was **TWO YEARS OLD**, the eldest was **103**



We funded **43 OTHER CHARITIES** and organisations that provide support for the Army family



We have supported the British Army family all over the world – in **63 COUNTRIES** this year



Around **38% OF THE GRANTS** we made to other charities benefited the serving Army



We spend around **£52,000 A WEEK** on grants to individuals



## SUPPORTING THE DEFENCE MEDICAL WELFARE SERVICE

hospital and a DMWS welfare officer was provided to give her the emotional support she needed to reduce her isolation and anxiety.

Susan said: "Due to COVID-19, the wards were closed and I was not able to see my husband. Having someone visit him and then update me was so much easier than trying to contact the hospital; I felt like I had someone on my side."

Supporting soldiers and veterans on their road to recovery was more important than ever during the COVID-19 pandemic, when so many of them were prevented from seeing their loved ones.

During FY20-21 we awarded the Defence Medical Welfare Service (DMWS) a further grant of £200,000. This supports a network of welfare officers who work within 11 NHS Trusts providing practical and emotional support to patients in the Armed Forces community and their families. This latest grant takes our support to around £1.7m over the last four years.

Welfare officers are specialists in helping patients navigate the recovery pathway, which reduces the pressure on the NHS. With the welfare officer focused on unlocking the solutions that will enable independent living, clinicians are able to focus on providing the very best medical care. And by identifying the support needed when the patient returns home, the discharge process is made more efficient and unnecessary readmission is avoided.

So far, more than 5,500 members of the Armed Forces community have benefited from the service, with 75 percent of them reporting an increase in wellbeing.

Susan was unable to visit her husband in hospital due to COVID-19 restrictions after he sustained a life-threatening head injury. An iPad was made available so she could see him after he woke from an induced coma. She was also assisted with accommodation near to the

Throughout the pandemic, the DMWS has continued to assist new and existing patients from the Armed Forces community, adapting its service provision where possible to ensure that lonely and isolated people receive regular friendly contact. This was a project we initiated and for which we were fortunate to obtain LIBOR funding, in addition to using our own resources. We are now looking to broaden this project further to reach out to more potential beneficiaries in due course.

**"WORKING IN PARTNERSHIP WITH ABF THE SOLDIERS' CHARITY HAS ENABLED THE DEFENCE MEDICAL WELFARE SERVICE TO OPTIMISE SUPPORT TO THOSE THAT NEED IT MOST. IT IS AT EXTRAORDINARY TIMES LIKE THESE THAT BOTH ORGANISATIONS STEP FORWARD AND MAKE A REAL DIFFERENCE ON THE GROUND."**

PAUL GAFFNEY CEO OF THE DMWS

# CHARITABLE ACTIVITIES HELPING ARMY FAMILIES

**We are here to help the families of those who have served their country when they find themselves in need.**

Our support comes in many forms – from helping with unexpected bills or expenses for a family in crisis; to assisting with funeral costs so a loved one can be buried with dignity. We work hard to ensure Army families are empowered to overcome challenges and move forward with their lives.

We fund charities and organisations that provide services for military families across the British Isles. This includes the Royal Caledonian Education Trust, which supports Scottish Armed Forces families; Reading Force, which uses books to bring Forces children and families closer together; and a £491,000 grant to the Army Welfare Service (utilising LIBOR funds we managed to access for a wide-ranging project) to help improve the experiences of children growing up on Army bases around the UK.

We also awarded £30,000 to SSAFA's Gildea House, which provides a safe haven for Armed Forces women and children who are estranged, widowed or fleeing unsafe living environments. This support seemed particularly appropriate during the pandemic, when reports of domestic abuse rose considerably. It is vital that military women have a safe, comfortable refuge in times of crisis.

**WE ASSISTED WITH 305 funerals – spending £297,563 so those in financial hardship could bury their loved ones with dignity**



One of the 43 charities we supported in FY20-21 was Reading Force, which operates a shared reading initiative for Armed Forces families. We have been working in partnership since 2014 to encourage military families to read together - even when separated by deployment or training. This has been particularly important during the COVID-19 pandemic, when loved ones have been kept apart during successive lockdowns. Pictured: Reading Force founder Alison Baverstock with an Army family, Aldershot.



**WE AWARDED £25,000** to the Army Widows' Association, which offers comfort, support and friendship to the widowed spouses of servicemen and women



**WE PROVIDED A £10,000** grant to fund the Wellington family bedroom at Fisher House, supporting Army families while their loved ones are being treated at Queen Elizabeth Hospital Birmingham



**“IT’S JUST BRILLIANT KNOWING THAT THERE’S SOMEBODY THERE TO HELP YOU.”**

LEANNE, JAMIE'S MUM

## THE WELLS FAMILY'S STORY

We were delighted to team up with three military charities to purchase a purpose-built trike and specialist bed for Jamie, the disabled son of a Royal Signals veteran.

Jamie lives with his parents Graham and Leanne and brother Leo in the Wirral. He has faced major health setbacks throughout his short life and is not yet able to walk or talk. On top of this, he was diagnosed with a bowel condition called Hirschsprungs disease and now has a stoma bag. Leanne says: "Jamie has been super brave and makes us proud every single day."

Following an appeal from Graham and Leanne, our charity worked with The Royal British Legion, the Kyte Charitable Trust and the Royal Signals Charity to award almost £12,000 towards the trike and bed. Our charity also supported Leanne with a three-year bursary towards her Occupational Therapy degree, which she is currently undertaking at Liverpool University.

The family spent most of the pandemic shielding, but were able to take occasional trips to a quiet location for Jamie to exercise. The trike has transformed Jamie's quality of life, enabling him to explore the outdoors with his family.

# CHARITABLE ACTIVITIES ENABLING INDEPENDENT LIVING

**We are here to ensure that soldiers, past and present, and their families can lead full and independent lives, regardless of age or disability.**

From funding organisations that provide expert recovery and rehabilitation for injured soldiers to awarding grants to disabled veterans for home adaptations, we are committed to ensuring the Army family receives the support it needs to live with independence and dignity. For those experiencing problems with mobility, we provide grants for specialist equipment including mobility scooters, ramps, rails and stairlifts to ensure they can live safely and confidently at home.

We also award grants to charities and organisations that provide specialist services and support. In FY20-21 this included a £30,000 grant to our long-standing partner, the Spinal Injuries Association (SIA), which assists serving and former members of the Armed Forces who are living with a spinal cord injury.



**WE SPENT £246,800** assisting 324 individuals with grants for mobility aids



**£116,000 WAS SPENT** helping 140 people buy electrically powered vehicles, allowing them to access local communities



**WE HELPED BUY 116** electric beds / riser recliners to reduce pain and discomfort for those living with disability or chronic pain



Former soldier Adrian was diagnosed with muscular dystrophy in 2005. Our charity awarded him a grant for a specialist standing wheelchair and he is now able to stand and kiss his wife Lucy again.

**“I CANNOT EXPLAIN THE LOOK OF DELIGHT ON LUCY’S FACE WHEN I STOOD UP FOR THE FIRST TIME IN THREE YEARS. THANK YOU SO MUCH FOR GIVING ME BACK MY INDEPENDENCE.”**

ADRIAN



## ADAM’S STORY

Adam served with the Royal Dragoon Guards for 17 years before joining the Army Reserve. He deployed to Iraq with the East and West Riding Regiment, where he sustained extensive injuries in a grenade attack in 2003. Adam underwent 20 major operations and has been left with severe spinal injuries.

Adam was medically discharged from the Army in 2006. He works part-time at Leeds City Council and lives with his wife Maria, who cares for him. His mobility has worsened in recent years and he is paralysed from the waist down.

Our charity awarded Adam a grant towards home adaptations, including a ramp and hoist, and an attachment for his wheelchair.

**“WITHOUT YOUR HELP AND ASSISTANCE, LIFE WOULD BE SO MUCH MORE DIFFICULT. THANK YOU FOR EVERYTHING THAT YOU DO.”**

ADAM

## CHARITABLE ACTIVITIES CARE FOR THE ELDERLY

**We are committed to ensuring that soldiers of every conflict and their families can live with independence and dignity, long after their service has ended.**

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

Our external grants programme continues to provide far-reaching assistance for care providers that assist elderly veterans and their families, including those living with disability or dementia. One such organisation is Royal Star & Garter Homes, which operates five care homes across the UK. At the height of the COVID-19 pandemic, we awarded a £50,000 emergency grant to assist with their virus response, including providing PPE and increased staffing at their homes in the West Midlands, Surrey and Buckinghamshire.

2020 was an important year for the Army family, as we marked the 75th anniversary of the end of World War Two. With national celebrations placed on hold due to the pandemic, we worked with five leading care homes to bring VE Day street parties into the homes. On 8th May, residents enjoyed music, singing and refreshments before pausing to remember friends and comrades who fought during World War Two.



### WE MADE GRANTS

totalling £604,000 to other charities and organisations that help elderly veterans



**WE SPENT £770,000**  
on individual grants to veterans aged over 65

## SUPPORTING BROUGHTON HOUSE

During FY20-21, we were delighted to award Broughton House an £80,000 contribution towards supporting elderly Army veterans in its care home.

Established in 1916, Broughton House was founded to provide treatment to the thousands of injured servicemen returning from the trenches during World War One. It has since evolved into a dedicated care home for veterans in the North West. The £14m Veteran Care Village marks the next stage in their inspiring vision to enable and empower the Armed Forces community to live with independence and dignity, long after their service has ended.

Once completed, the two-acre site in Greater Manchester will comprise a 64-bedroom care home; up to 30 independent living apartments; a military support hub; a memorial park and landscaped gardens with a bowling green and bandstand.

In September 2020, residents of Broughton House moved into their new accommodation following the completion of the first stage of the project.



World War Two veteran Len served in the Royal Army Service Corps as a Despatch Rider. He took part in the Normandy landings and Operation Market Garden and was in Germany on VE Day. Now in his nineties, Len lives at Care For Veterans, one of 43 charities we were delighted to fund.

**“SUDDENLY A SPITFIRE WAS FLYING ABOVE ME AND THE PILOT GAVE ME A THUMBS-UP AND MOUTHED ‘VICTORY!’ THAT’S WHEN I KNEW IT WAS ALL OVER.”**

LEN

# CHARITABLE ACTIVITIES TRAINING AND EDUCATION TO IMPROVE EMPLOYABILITY

We are here to equip former soldiers with the training and education they need to succeed in their chosen field.

We are very conscious that this area may become a higher priority as we emerge from the current crisis.

We provide direct financial assistance to help former soldiers prepare for employment as they transition into civilian life. This might involve providing a bursary for a young, disabled veteran to attend university; or funding training schemes and workshops for service leavers to embark on rewarding new careers. Our goal is to ensure former soldiers have the opportunities to put their varied skills and experience to best use.

We fund a range of partner charities and organisations that provide education and employment support to the Army family. This includes our support for the Open University's Disabled Veterans' Scholarship programme, which this year enabled ten ex-service personnel to attend undergraduate and postgraduate courses. Thanks to this scheme, disabled veterans have been able to study subjects ranging from social sciences and psychology to law, counselling and IT.

## DONNA'S STORY

Donna is the eighth generation of her family to serve in the Armed Forces. She joined the Royal Signals straight from school, serving for almost five years before being medically discharged due to her mental health.

She says: "I really lost my way. I went from one bad job to another. I spent five years working in the call centre of a bank, where I was told again and again that I wasn't good enough for promotion." Donna's mental health continued to suffer, until eventually she tried to take her own life. "I'd been feeling that everyone would be better off without me."

Donna's partner encouraged her to seek help, and she was referred to Veterans NHS Wales. She started working with a therapist, who helped her rebuild her confidence. When she was ready to re-enter employment, Donna received vital support from two organisations we are proud to fund – the Poppy Factory and RBLI's Lifeworks programme.

Donna now works as a Family Support Officer at The Family Foundation, where she has initiated a programme to support veterans and their families.



**"IT'S FANTASTIC TO BE ABLE TO MAKE A DIFFERENCE AND OFFER EMOTIONAL SUPPORT TO PEOPLE I CAN RELATE TO."**

DONNA



Chris served in the Army Air Corps until a foot injury ended his Army career. We awarded him a grant towards a cycle mechanics course, enabling him to pursue his dream of becoming a self-employed cycle repairman.



**OVER 500 PEOPLE** were helped into employment following participation in the programmes we support



**WE SPENT £290,000** on education support for individuals, including training fees



**OUR GRANTS TO OTHER CHARITIES INCLUDED** some £267,000 to the RFEA to enable its comprehensive employment support and job-finding service; and £60,000 to The Poppy Factory's programme that supports wounded, injured and sick Army veterans into employment or during their first year in a role

# CHARITABLE ACTIVITIES INCREASING MENTAL FITNESS

## Safeguarding the mental and physical wellbeing of the Army family is a key priority.

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

The COVID-19 pandemic has adversely impacted people's mental health both here in the British Isles and across the world. We have been working closely with a number of partner organisations to ensure that the Army family receives timely, appropriate help. When the pandemic struck we acted swiftly to award Combat Stress a £250,000 grant towards their operating costs, which included adapting their service provision over lockdown.



**OUR GRANT OF £7,500** to Thistle directly supported 25 vulnerable veterans who were using its service, which helps people living with disabilities and long-term conditions to improve their quality of life



### ETHAN'S STORY

Former soldier Ethan struggled with PTSD and alcohol dependency after leaving the Army. Now, with a little help from our charity, he is looking forward to the future. Assigned female at birth, Ethan joined the Women's Royal Army Corps in 1990 shortly before his 18th birthday. He deployed on operational tours of Northern Ireland and Bosnia, which left a lasting impact on him.

Ethan is transgender, and began transitioning in the early 2000s. The strain of this process exacerbated his service-related PTSD and alcohol dependency. Eventually, he lost his job and home and spent eight months sleeping in his car. "I had nowhere to turn. All I had was a car with my life inside it." Ethan turned to SSAFA, our longstanding partner, and was assigned a caseworker.

We awarded Ethan a grant for accommodation and meals while he completed rehabilitation for his alcohol dependency. He completed the course and is now working full time as a gardener.

**"I'M GETTING BACK ON TOP AND LOOKING TO THE FUTURE WHERE I DIDN'T THINK I HAD ONE. IT'S ALL GOING TO BE OK."**

ETHAN



**OUR GRANT OF £30,000** to We Are With You supported the charity's 'Right Turn' programme, which aims to reduce substance misuse by veterans across England, helping to prevent unemployment, debt, family breakdown, homelessness and suicide



**OUR GRANT OF £15,000** to Hft supported beneficiaries in the Army family who are living with learning disabilities - including enabling support for family members who care for them



The Matthew Project is one of 43 charities and organisations we support. In FY20-21 we awarded a £15,000 grant towards its 'Outside The Wire' project, a bespoke drug and alcohol service offering confidential advice and support to serving and former Armed Forces personnel and their families across Norfolk, Suffolk and Essex.

# CHARITABLE ACTIVITIES

## ENSURING THE PROVISION OF SUITABLE HOUSING

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

We are here to support the Army family with any housing issues they may face. That might involve awarding grants for urgent repairs or helping an individual in financial distress to avoid eviction and homelessness.

£23,550 to Launchpad to cover a range of services, including a Specialist Case Worker at its Avondale House property and welcome packs of bedding and toiletries for new residents, who often arrive with no possessions of their own.

We also fund a range of leading charities and organisations that provide suitable accommodation for soldiers, past and present, and their families across the British Isles. One such organisation is Launchpad, which provides accommodation and communal facilities for homeless veterans. This year, we awarded over

Also of note is our £300,000 grant to Royal British Legion Industries (RBLI) – the final tranche of £1m we are providing to support RBLI's Centenary Village, which provides housing, welfare support and care to over 300 members of the Armed Forces community.



We made grants **TOTALLING £980,000** to individuals with housing needs



**£361,998 WAS SPENT** on essential furnishings and domestic appliances for individuals in need



**WE SPENT £393,550** on grants to other charities addressing veterans' housing issues



### KUZIVA'S STORY

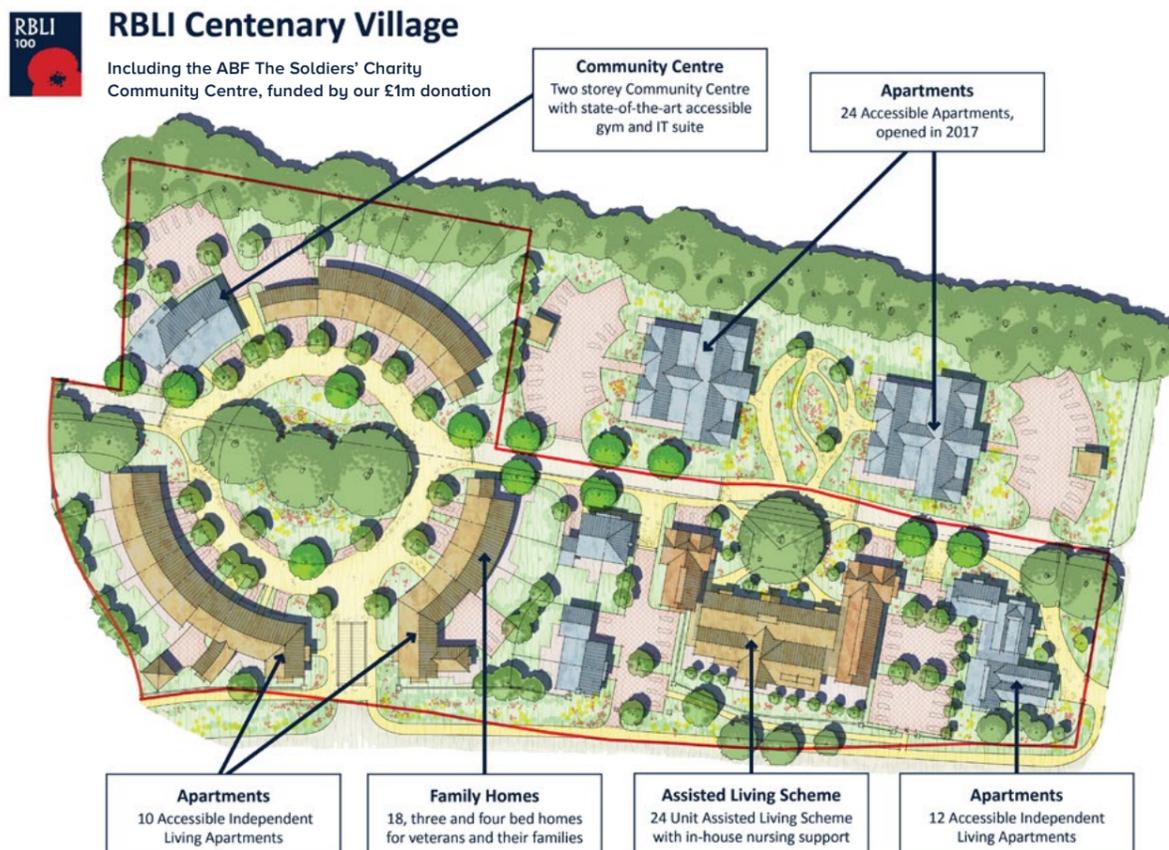
Kuziva left the Royal Horse Artillery to pursue his passion for nursing. During his studies, Kuziva and his wife, who have two young sons, struggled to support their family on a minimal wage.

When his boiler broke, the family could not afford a replacement and Kuziva became desperately worried. We supported him with a grant for a boiler replacement to ensure his family could be kept safe and warm. During the COVID-19 pandemic, Kuziva worked as an intensive care nurse, caring for critically ill patients. He says: "I saw some of the sickest COVID patients. Some managed to recover, but I saw the worst as well. I continued in this role throughout the pandemic, working shift hours as well as undertaking further nursing training."

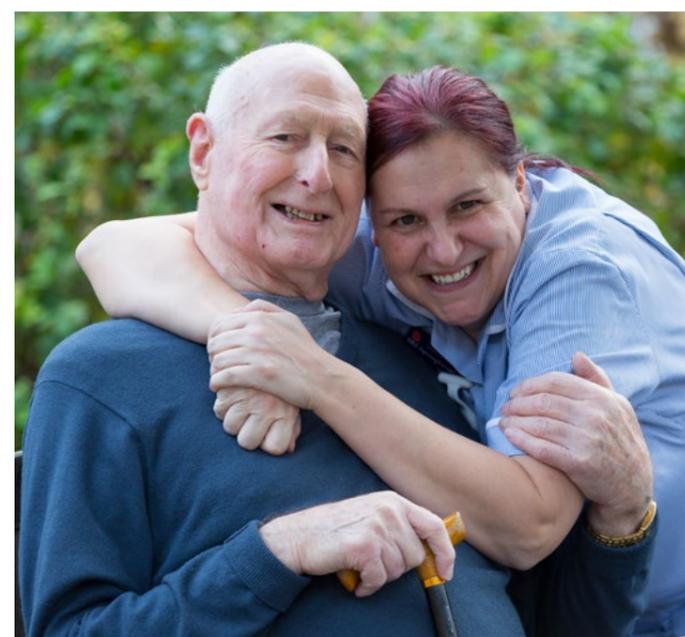
Our support at this juncture meant Kuziva was able to continue focusing on his nursing training and care for the most vulnerable in our community, free from worry about his family's wellbeing.

**"I WORKED IN INTENSIVE CARE, NURSING SOME OF THE SICKEST PATIENTS. SOME MANAGED TO RECOVER BUT I SAW THE WORST AS WELL."**

KUZIVA



Our £300,000 grant to RBLI will go towards the ABF The Soldiers' Charity Community Centre in the heart of its Centenary Village, which is currently under construction in Aylesford. Once finished, the site will provide housing, welfare support and care to over 300 members of the Armed Forces community. This takes our total contribution towards the Centenary Village to £1m over the past four years.



# 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 £2.09m on activities that directly enable and support our grant-making programmes; and 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 FY20-21, we spent £200,000 on behalf of the Army funding SSAFA to ensure that need could be speedily assessed.

## FUNDING THE CASEWORK MANAGEMENT SYSTEM

Nearly all individual grants we make, some 3,111 this financial year, are via the presentation of casework on the 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 of both money and staff time from us to ensure data is secure and to guarantee that those in need can have their case assessed and, if appropriate, have a grant disbursed to support them as quickly as possible.

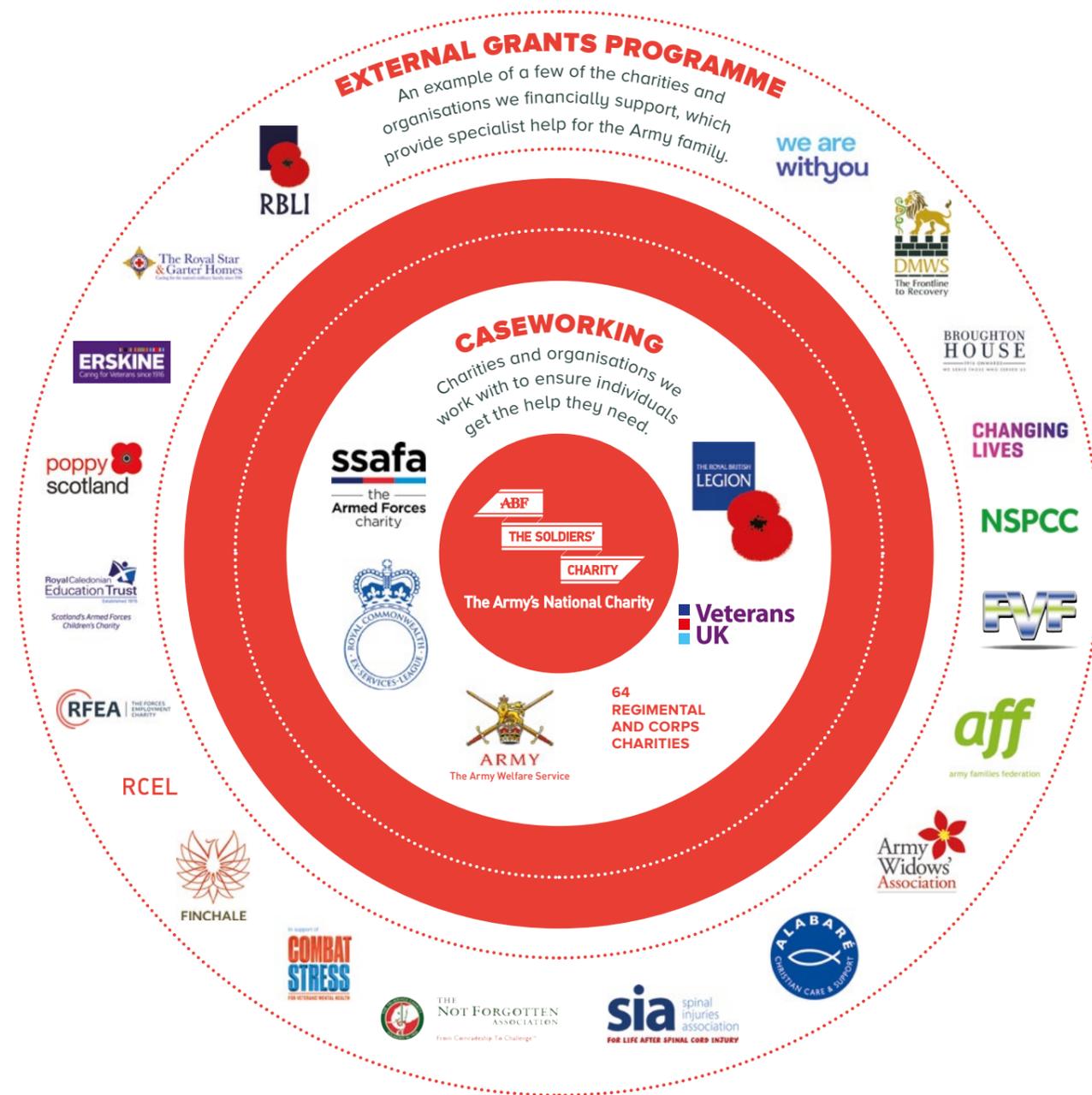
## DUE DILIGENCE

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 costs associated with their management in the interest of efficiency, partnership and collaboration – ensuring that optimal financial support is obtainable and distributed to those in need. It is worth noting, in the current COVID-19 climate, that these long-term funds have never been more important, as they mean we can continue to provide support when external circumstances bring challenges.

# OUR SUPPORT TO THE MILITARY WELFARE ECOSYSTEM



# HOW WE HELP: 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 3,111 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 Regular Army who have 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.
- Dependent spouses/civil partners, widows, widowers, children and other immediate family members.

- Members and former members of the Army Reserve (and their dependants as outlined above), providing they have completed one year's satisfactory service, including 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.

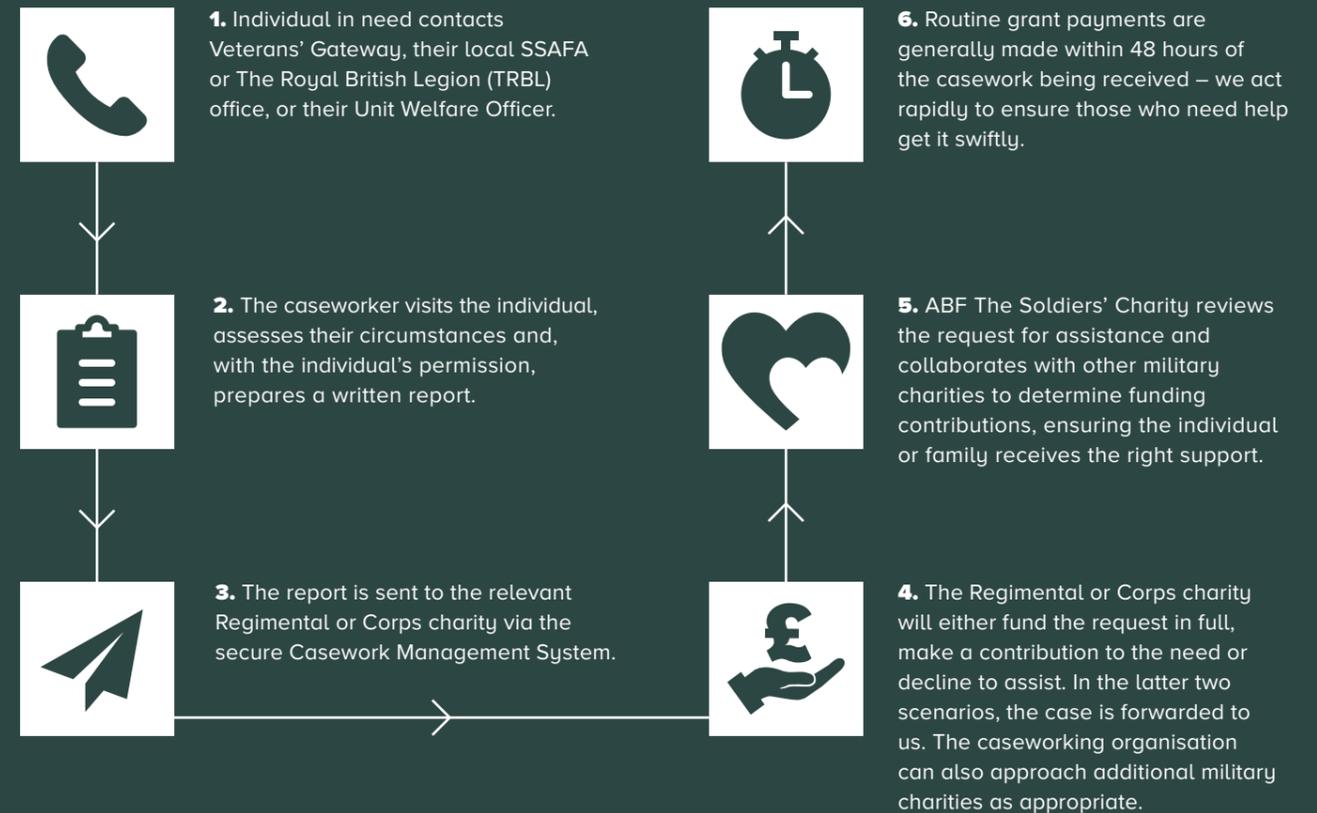
All cases are considered on their merits. Underlying every case is a clearly identified individual case of need that cannot be met by other sources.

## COLLABORATION IS KEY

Since 1944, ABF The Soldiers' Charity has worked in partnership with the Regimental and Corps charities to ensure that all soldiers, past and present, and their immediate families have equal access to welfare support. Our grants to individuals also depend on the efforts of 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 an individual 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 AN INDIVIDUAL IN NEED OF HELP



## OUR SUPPORT FOR OTHER CHARITIES AND ORGANISATIONS

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

The 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.24), we have in place established guidelines for applicant

charities and organisations. Preference is given to charities and organisations that are members of the Confederation of Service Charities (Cobseo) or Veterans Scotland.

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

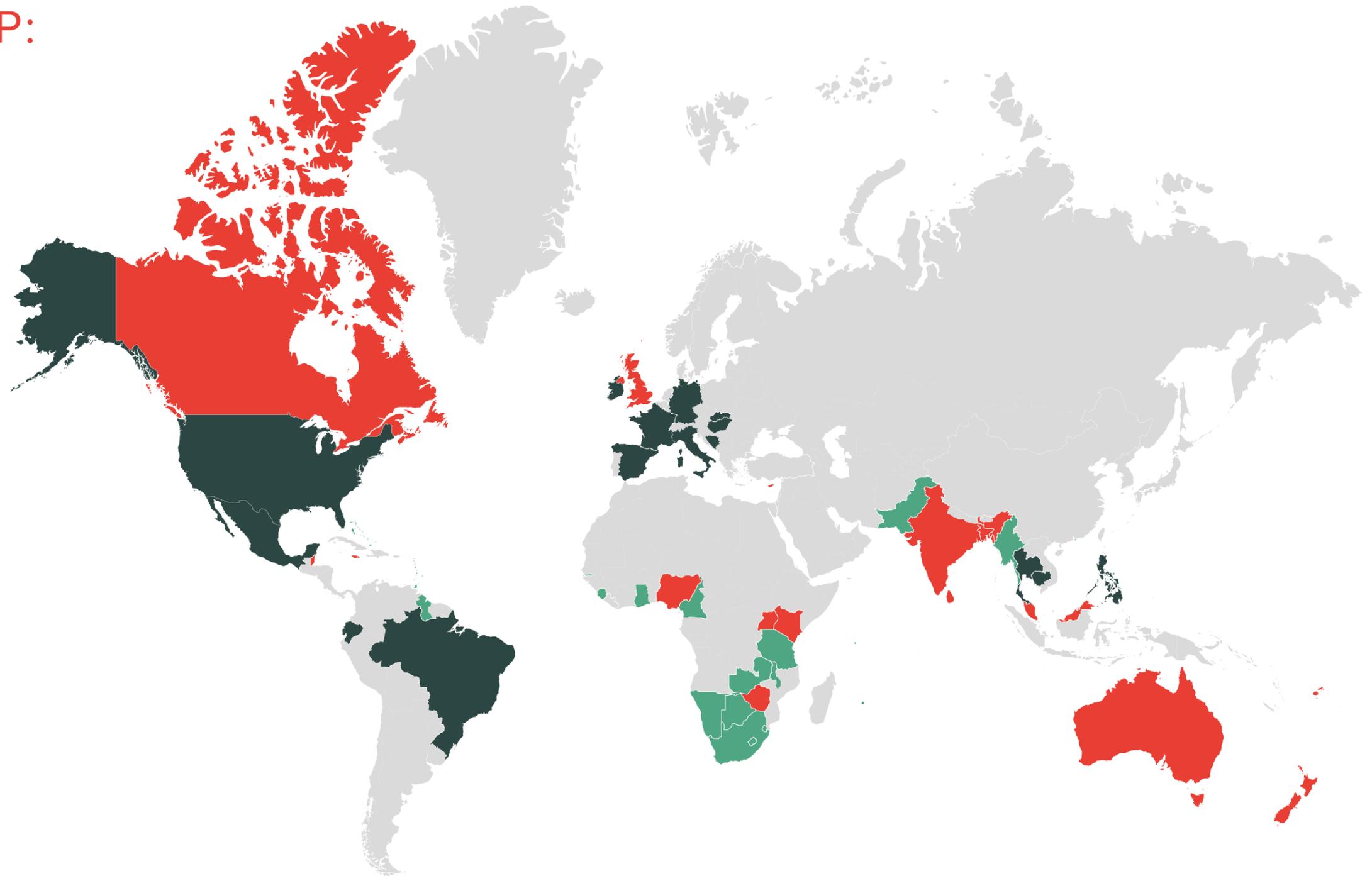
Finally, as part of our governance procedures, charities or organisations that are awarded a significant grant are required to complete outcomes reports, so we can gauge the impact of the funds we provide. This year, we funded 43 charities to the tune of £3.5m.



# WHERE WE HELP: A GLOBAL FOOTPRINT

Thanks to our supporters, we are able to help the Army family all over the world. The Army continues to recruit extensively from across the Commonwealth and many soldiers and their families later settle overseas, often in places where they have served. In FY20-21, we reached 60,000 people in 63 countries through a combination of grants to individuals and other organisations. A significant proportion of our overseas work is delivered in partnership with the Royal Commonwealth Ex-Services League (RCEL), which assists veterans and their spouses in 48 countries across the Commonwealth.

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



## KEY

- Our individual grants
- Grants made through RCEL
- Countries where both our individual grants and grants made through RCEL are delivered

One of the ways we helped in:

### ECUADOR

We awarded a grant to a former soldier who needed to purchase a mobility scooter following major surgery to both knees.

One of the ways we helped in:

### JAMAICA

We contributed to the cost of a new minibus for the Curphey Home in Jamaica, where several elderly veterans reside.

One of the ways we helped in:

### GERMANY

We helped a soldier's former wife and their child to purchase furniture following a house move during the COVID-19 pandemic.

One of the ways we helped in:

### KENYA

We made a contribution towards care costs for an elderly veteran who had served the British Crown in Kenya.

One of the ways we helped in:

### AUSTRALIA

We awarded a grant to a disabled veteran who was struggling to provide for his family after being made redundant.

One of the ways we helped in:

### FIJI

We helped a Fijian veteran to rebuild his house after Tropical Cyclone Harold destroyed his family home.

# FUNDRAISING

**We could not annually assist more than 60,000 members of the Army family across 63 countries without our fantastic supporters. We are extremely grateful to every person and organisation that makes our grant-making possible. The impact of the pandemic during the last year has made this more important than ever.**

At the end of the previous financial year (FY19-20), the Headley Court Charity very generously donated £1m to our charity. Given the pandemic, this donation has been enormously helpful in enabling us to sustain our grant-making activities. Specifically, it has helped us deliver very substantial support to the Defence Medical Welfare Service (see p.9); as well as to We Are With You, which achieves significant outcomes for those dealing with substance misuse; the Spinal Injuries Association; and also Care for Veterans, which provides care and rehabilitation to those with neurological and medical disabilities. Furthermore, we have developed our relationship with the Defence Medical Rehabilitation Centre, with a firm intent to continue our cooperation and collaboration where appropriate.

In what has been an extremely difficult year for us all, we have been grateful that many of our long-term supporters have continued to donate to us, despite cancellation of income-generating activities. In particular, we would like to acknowledge The Royal Edinburgh Military Tattoo, which provided a grant despite cancellation of the Tattoo; and The National Garden Scheme, which overcame a range of logistical issues to open their gardens and nevertheless gifted our full grant amount. Although the Wimbledon Championships did not take place, The Wimbledon Foundation still supported our beneficiaries with housing needs. Similarly, many of our corporate supporters faced challenges this year, including RIFT Ltd, BAE Systems, Oshkosh and MBDA and still donated to our work. Finally, Regimental Charities including the Army Air Corps Fund, Gurkha Welfare Trust, REME and RLC have also made notably generous donations. By continuing to stand with

us, they all ensured we were able to achieve our key aim of sustained support to those soldiers, veterans and their immediate families most in need.

We have also been humbled by the generosity of our other supporters during the past year as the pandemic took hold of every aspect of our lives. We had to cancel or postpone the vast majority of our physical fundraising events from mid-March 2020, and have been astonished by the number of people who have refused refunds, deferred their places or taken part in one or more of our virtual events. This support has allowed us to maintain our grant giving under the most difficult circumstances any of us could have foreseen.

## 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 Practice to ensure we meet the highest standards, so supporters and volunteers can give and fundraise with confidence and trust.

## OUR BEHAVIOUR

We promise to always show respect and never pressure anyone to make a donation. We want the decision to give to always be an active choice on the part of the giver and we are particularly sensitive when dealing with vulnerable people. We have a comprehensive supporter-engagement policy, which incorporates all elements of fundraising and associated activities. 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 proactively committed to safeguarding children, young people and vulnerable adults with whom staff, or any organisation acting on our behalf, come into contact during fundraising, benevolence or outreach activities. We comprehensively reviewed our safeguarding policy in 2018, taking expert counsel, and we continue to update and improve it, including a full annual Trustee review, 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. Safeguarding is integral to our recruiting process. There is also a documented procedure for reporting serious incidents to the Charity Commission and relevant statutory bodies. In FY20-21 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. Over the last year, and including periods of full lockdown, a small skeleton staff has worked from our national headquarters to make absolutely sure mail is opened and phones are answered promptly so nobody is ignored. As the situation improved, we have actively encouraged staff to gradually return to offices to maintain momentum, build confidence and, in particular, have an eye on the needs of those who do not have the luxury of easy or comfortable home working. As you would expect of the Army's national charity, our mantra has very much been to continue supporting the Army family during these exceptional times – rather than use the pandemic as an excuse for delay or inaction. And, of course, 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 was subject to a significant update in the wake of the UK's departure from the EU; 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 established a 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. On-premises solutions for file storage and sharing, telephony and so on have been replaced with the Microsoft Office 365 stack of services, which enables far more efficient working regardless of home/office location. 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. Security has been a critical priority, given the significant additional vulnerabilities of home working.

## 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.

**01** Sir Michael Palin discussed his globetrotting adventures as part of our Authors' Series for the Virtual Lord Mayor's Big Curry Lunch (see p.31).

**02** The Headley Court Charity very generously donated £1m to our charity during FY20-21.



01

Photo credit: Image by John Swannell.



02

# NATIONAL EVENTS

**COVID-19 put the entire live events world on hold, but thanks to a lot of hard work and innovation by our staff, supporters, partners and volunteers, we have continued to raise vital funds for soldiers, former soldiers and their families.**



## VIRTUAL FRONTLINE WALK

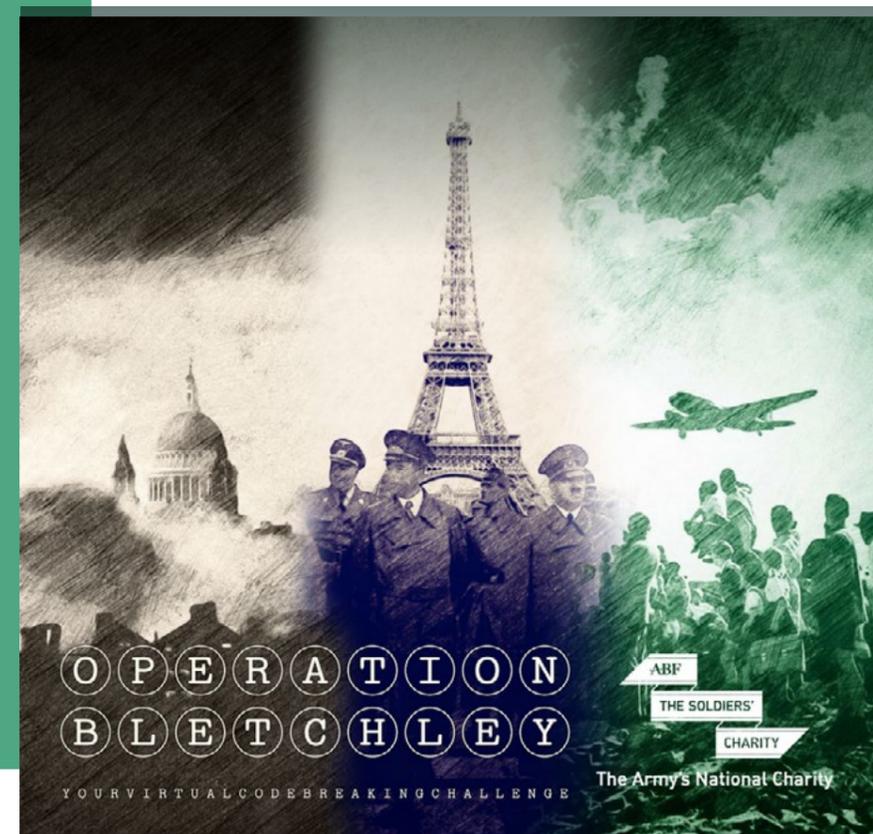
During October and November 2020, we launched the Virtual Frontline Walk. The 100km walk was the perfect way for participants to interact with friends and family from near and far. The challenge could be undertaken at any time during the six-week period and from any location. Participants were encouraged to complete the walk by researching local war memorials and planning a route that took them to see these historical landmarks.

More than 270 participants from across the world took part in the challenge. The combined fundraising efforts of supporters from the UK, US, Australia, New Zealand, Spain, France and Germany saw £55,000 being raised for soldiers, veterans and their families in need. We are very grateful to Annington for sponsoring the event.

## OPERATION BLETCHLEY

In 2020, more than 6,000 people tackled our Operation Bletchley codebreaking challenge, raising over £220,000 for the Army family. We launched this virtual event in 2019 and we have been thrilled to see it grow so much over the past year, particularly during the lockdowns. The premise is that participants, who can be anywhere in the world, cover set distances over a set period of time, with codes released to them at various intervals – for example codes are released every five miles if you've signed up to a 50 mile challenge, meaning you need to solve 10 cryptic codes in order to complete the challenge.

With codes suitable for a range of ages and expertise: junior, codebreaker and cyber expert, this event took off hugely in the summer of 2020 because it was an event the whole family could participate in together, safely. Huge thanks and congratulations to all the codebreakers who have taken part so far!



## VIRTUAL LORD MAYOR'S BIG CURRY LUNCH

Due to the pandemic, the Lord Mayor's Big Curry Lunch Committee entered 2021 unsure as to whether the annual Lunch would take place. The 2020 event was sadly cancelled as it was set to take place just as the pandemic struck – and we were astonished by the generosity of so many of our supporters, who refused refunds and donated their money to the charity.

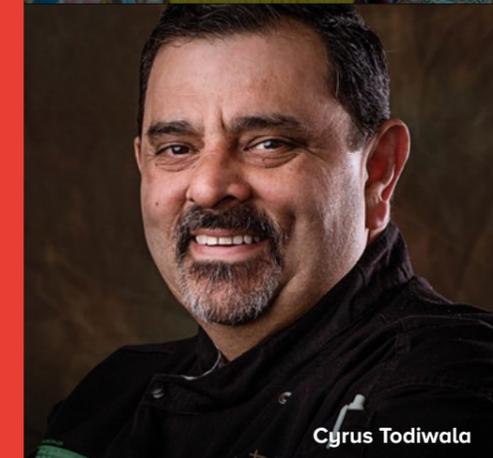
With restrictions set to continue for the foreseeable future, in 2021 the Committee decided to transform the one-day event at

London's Guildhall into a ten-part programme of virtual activities and events, including authors' conversations, masterclass wine and champagne tastings and curry cook-alongs, spanning over three months. Household names including Prue Leith and Michael Palin hosted online events; and the Committee was delighted to welcome Phoenix Group, the UK's largest long-term savings and retirement business, as the event's first ever principal sponsor.

The substantial money raised will support veterans' employability and employment opportunities, with the aim of funding 18 veterans through King Edward VII Hospital's 'Pain Management Programme', which helps veterans manage the debilitating impact of pain – and other organisations that help those in particular need find work.



Prue Leith (Image by Geoff Pugh)



Cyrus Todiwala

## REGIONAL EVENTS

**With COVID-19 laying waste to their typical programme of around 600 fundraising events and challenges, our 11 regional teams had to adapt fast. From using their charity vans to assist in their local communities to arranging successful virtual events, they have pulled together to support the national effort and raise vital funds for our charity.**



### FRIDAY NIGHT IN

Friday Night In was the brainchild of our Scotland team, who struck upon the idea after numerous events were cancelled due to COVID-19. In March 2021, supporters from across the UK and beyond tuned in for the evening, which included an online auction, prize draw, music from The Royal Edinburgh Military Tattoo and exclusive interviews with Clare Balding, John Simpson and General Lord Dannatt. All in all, our supporters raised over £23,000 for soldiers, former soldiers and their immediate families.

"It was fascinating to hear from our various celebrities during the evening, who were all extremely generous with their time. The event also turned out to be a really good chance to come together with friends and family during tough times." Charles Dunphie, Scotland Regional Director.

### RACE THE WORLD

Between August and October 2020, ten Army units competed in our new event, Race the World: Seven Continents Virtual Challenge. Units were challenged to run, swim, cycle or tab the distance of the seven continents, raising over £18,000 for our charity.

Race the World was the idea of one of our Briefing and Liaison Officers, Jim Duffy, who wanted to create a virtual event for the Army that combined extreme physical endurance with an element of competition, while allowing Army families to join in the fun. The event launched in August 2020, with 862 soldiers racing to complete the first leg, Antarctica, over four days. The second leg, Australia, saw over 1,200 take part. Five units completed all five continents, with a special mention to the Defence School of Transport for covering the distance first. We are thrilled that more than 45 units have already signed up for the 2021 event!

To get involved with the 2021 event, please visit: <https://soldierscharity.org/events/race-the-world-2021-the-seven-continents-challenge/>



### EARLY EARLY CHRISTMAS FAIR

The Early Early Christmas Fair is a fixture in the Wiltshire calendar, regularly welcoming over 2,500 people for two days of Christmas shopping in support of ABF The Soldiers' Charity. In 2020, for the first time in its 28 year history, it went online.

When the pandemic struck, organiser Caroline Cary was determined to find a way of delivering the event while following government regulations. She decided to create a dedicated website, so supporters could enjoy the magic of the fair from the comfort of their own homes. This also helped the retailers whom Caroline has worked with for many years, with many of their other routes to market closed.

The website launched in September, with over 160 independent stalls, a virtual gin-tasting and curry evening, and a raffle. The event was a huge success, raising more than £38,000 for our charity. In 2021, we hope to trial a hybrid event – both in person and online ([eefair.org.uk](http://eefair.org.uk))!



**"I WANT TO THANK EVERYONE FROM THE BOTTOM OF MY HEART FOR ALL THE SUPPORT OF OUR VIRTUAL EVENT. IT WAS A HUGE LEARNING CURVE AND WE'LL COME BACK BIGGER AND BETTER NEXT YEAR!"**

CAROLINE CARY

# PARTNERSHIPS AND PHILANTHROPY

**In what has been a unique year, we are exceptionally grateful that many organisations have continued to support us; enabling our charity to help soldiers, former soldiers and their families.**

In particular, there are a number of organisations with whom we have long standing relationships that 'stepped up' by continuing to donate despite the COVID-related challenges they were experiencing. We are so grateful to all our partners for their support over the past year, a few of whom are highlighted here.

## BAE SYSTEMS SUPPORTS THE ARMY FAMILY DURING COVID-19

We are proud to have a history of over 20 years working with BAE Systems to support the Army family. In the past decade, our partnership has provided educational and vocational training to hundreds of soldiers and veterans, helping them overcome difficulties finding civilian careers. Most recently, BAE's funding was unrestricted to ensure that soldiers, veterans and their families could receive timely assistance, whatever their need, during the pandemic. BAE's generous contribution during FY20-21 enabled us to help with funeral costs, contribute to rental deposits for those furloughed and not in permanent housing, and provide essential living costs for veterans who had lost their income.

To read more about BAE's pledge to support our Armed Forces, please visit: [baesystems.com/en/our-company/community-investment/proudly-supporting-our-armed-forces](https://baesystems.com/en/our-company/community-investment/proudly-supporting-our-armed-forces).



## RIFT'S LONG-STANDING TIES TO THE ARMED FORCES COMMUNITY CONTINUES

Our partner RIFT is proud of its ties to the Armed Forces community. The business helps serving and former military personnel claim Armed Forces tax refunds for travel and expenses and, in total, has helped more than 55,000 military customers claim back almost £95 million in tax refunds. To date, RIFT has contributed more than £290,000 to our charity.

In the past year, despite the coronavirus pandemic, RIFT was able to continue supporting our charity through direct donations, awareness raising and promoting our virtual events. RIFT's vital funding across FY20-21 has helped to sustain our Army family during an extraordinary year and reduce the ever-increasing pressure on our public services.

To find out more about RIFT's Armed Forces tax refunds and their commitment to our charity, please visit [riftr refunds.co.uk/claim/mod-tax-refunds](https://riftr refunds.co.uk/claim/mod-tax-refunds).



## OSHKOSH STANDS WITH ABF THE SOLDIERS' CHARITY DURING COVID-19

We have worked with Oshkosh Defense for a number of years to help soldiers, veterans and their families overcome hardship, regardless of the challenges they face. As service personnel began to take on frontline roles in the battle against COVID-19, including running testing sites and supporting the emergency services, Oshkosh donated a further £15,000 towards our work in recognition of the part played by our Armed Forces at times of national crisis.

As a global leader in the design, production and sustainment of military vehicles and mobility systems, Oshkosh is committed to ensuring that those who serve worldwide can perform their missions and return home safely.

To learn more about Oshkosh Defense, please visit [oshkoshdefense.com/about/](https://oshkoshdefense.com/about/).



## NATIONAL GARDEN SCHEME

The National Garden Scheme has, since 2017, supported grants we make to fund horticultural training and therapy. This includes helping veterans who want to retrain and work in the horticultural industry, as well as enabling horticultural therapy through charity partners such as HighGround. As the pandemic hit, National Garden Scheme staff were concerned that they may not be able to open their gardens and therefore support organisations such as us, but thankfully in the summer of 2020 they were able to do so and we are incredibly grateful to them for donating our full grant of £80,000.

Image: Admington Hall garden, Warks which was able to open in Summer 2020, allowing the National Garden Scheme to continue supporting us.



Copyright Clive Nichols



Credit: All England Lawn Tennis Club

## WIMBLEDON FOUNDATION

The Wimbledon Foundation has supported our charitable work in London for a substantial number of years, most recently contributing to grants that support the provision of suitable housing throughout the UK. In FY20-21, The Wimbledon Foundation enabled support ranging from us providing a grant to help a veteran with small children to carpet his concrete-floored flat, to supporting our charity partners Alabaré and Stoll. This support continued despite the cancellation of The Championships in 2020.



To discuss how your organisation can work with us to support soldiers, veterans and their families in need, please email [partnerships@soldierscharity.org](mailto:partnerships@soldierscharity.org) or call **0207 811 3963**.

# FINANCIAL HIGHLIGHTS

## OVERVIEW

At the outset of the year, and given the uncertain scale and outcome of the pandemic, the Board rapidly reset our budget to better reflect our sense of the situation. In the event the budgeted deficit of £3.04m was substantially improved upon to deliver an eventual deficit of £460k.

On the downside, our normal 600-plus fundraising events were almost entirely lost and other sources of income such as corporate activity were similarly very challenging. On the other hand, the charity moved quickly to further exploit our existing capability to mount significant virtual events; many of our supporters went out of their way to provide further help, and legacies flourished.

Overall, our sense is that our broad and varied fundraising activities, and a distinct slant to long-standing relationships, have stood us in very good stead over this unique period of difficulty. We were also well placed to enter this exceptional period because we had taken advantage of robust investment valuations in the previous year to reinforce our cash position; and we also took advantage of a Barclays Coronavirus Business Interruption Loan Scheme (CBILS) loan of £2m to provide further resilience, although in the event it was not required. Finally, the use of flexible furlough allowed us to align activity with operating costs from December 2020 onwards.

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. As well as the organisations already mentioned on p.28 of this report, special thanks this year must go to: The Soldiers Fund (USA), the Utley Foundation, Robert Galbraith Ltd., the Armed Forces Covenant Trust, the Virtual Lord Mayor's Big Curry Lunch Committee and The PF Charitable Trust.

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. We would also like to express our gratitude to the Chancellor of the Exchequer for LIBOR funds, which have contributed to two significant projects: the Defence Medical Welfare Service (see p.11) and the

Army's HQ Regional Command programme to help improve the experiences of children growing up on Army bases around the UK.

We have further stress tested our ability to continue to meet our obligations for the foreseeable future. That includes continued use of flexible furlough where it is appropriate. In autumn 2021, Trustees will take stock of what the period beyond the current circumstances might look like and how we can best adapt.

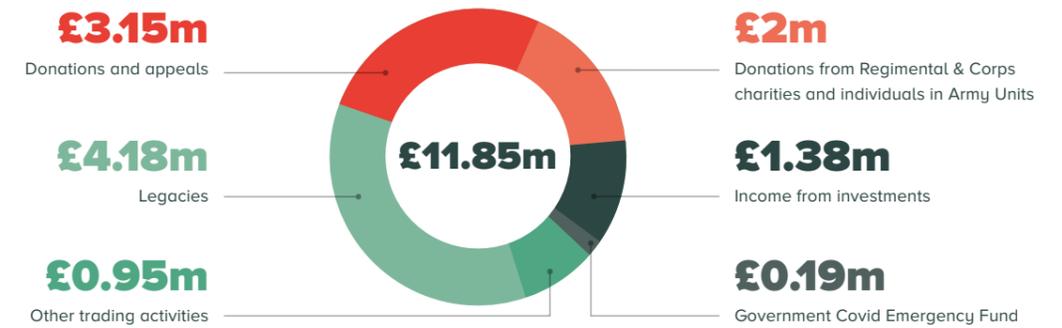
As detailed earlier in this publication, our charitable expenditure was £8.3m, representing a decrease of 25% on last year (excluding the additional LIBOR-related grant to the Regional Command of a net £1.1m in FY19-20). Whilst there is clear evidence that significant need in our community persists and has probably been exacerbated by this very difficult year, demands on our resources have been well below normal levels. The reasons are various but the requirement for individual grants was suppressed and many delivery charities cancelled or curtailed projects. At no stage were grants reduced or applications rejected because of lack of available resources – although we do have an increasingly sharp eye on whether organisations seeking funding are sustainable given current pressures.

The total cost of raising funds was £4.04m (FY19-20: £5.93m) reflecting amongst other things a substantial reduction in planned events and therefore lower costs. The use of flexible furlough also helped reduce our staff costs. We continue to bear the total cost of raising and administering funds, with the proceeds being passed on for free to the 43 partner charities and organisations we supported this year.

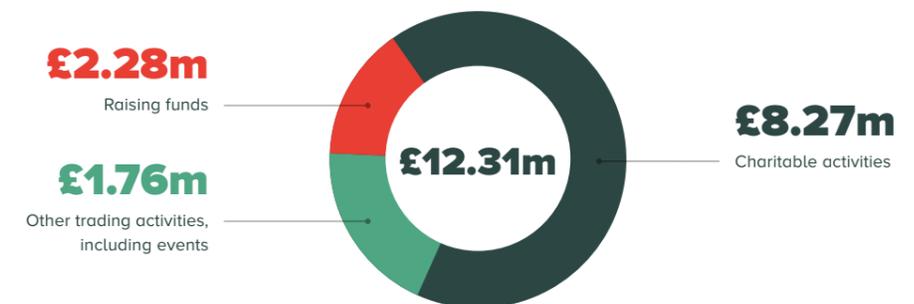
Total expenditure decreased to £12.3m (FY19-20: £18.1m), reflecting both significantly reduced charitable spend and heavily suppressed activity levels reducing operating costs.

We are delighted to have been able to continue making a real and significant difference to the Army family, whether serving or retired, under even these most difficult circumstances – and are steadfast in our commitment to being able to provide this support for soldiers, veterans and their families for the very long term. A key element this year has been support to the serving community, for example by funding welfare officers in many NHS hospitals, so allowing the Army to better focus on supporting the nation's fight against COVID-19.

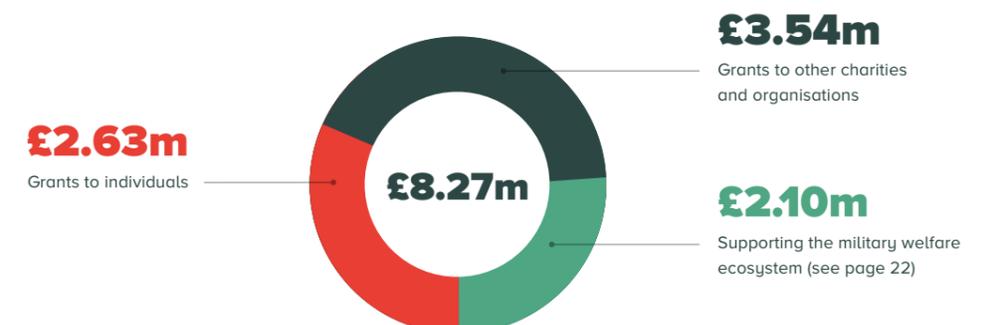
## WHERE OUR FUNDING CAME FROM



## HOW WE SPENT AND ALLOCATED MONEY



## HOW WE SUPPORTED THE ARMY FAMILY



# FINANCIAL HIGHLIGHTS

(CONTINUED)

## 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 £82,766k and short-term cash deposits of £5,005k (2020: £70,583k and £1,504k respectively). Values were impacted by exceptional year-end volatility as we entered the COVID-19 crisis but markets recovered surprisingly quickly and even moved beyond valuations at the end of last year. The charity's long-term investments continue to be 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 serves to reinforce the importance of adequate reserves, both to cover our own needs and those of the organisations that may depend on us.

We aim to hold free reserves (defined as unrestricted general funds) representing twelve months of budgeted core expenditure for the next financial year (equivalent to £13.2m in unrestricted reserves) to reflect our commitments to grants delivery, our staff and other stakeholders should our annual income not meet our expectations. Total funds at 31 March 2021 were £93.9m (2020: £77.9m). Of these, £7.9m (2020: £7.2m) was restricted to specific purposes by the donors. A further £53.8m (2020: £55.2m) represent designated funds. These include substantial funds such as the Afghanistan Fund, which is solely for families affected by this conflict. We are privileged to administer these funds on behalf

of the nation. We willingly absorb the cost of 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 such as a collapse in investment values or adverse changes in government policy, for example in relation to elderly care. This strategic reserve underpins the fundamental purpose of The Soldiers' Charity – established as it was by the War Cabinet in 1944 to act as the Army's backstop in times of exceptional need.

Finally, our designated funds also cover remaining LIBOR funding that will be disbursed for specific projects in partnership with the Army's Regional Command; 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 six co-located charities, and our continuing wish to drive efficiency across our sector.

The balance of our unrestricted general reserves at 31 March 2021 was £32.1m (2020: £15.5m), which is significantly more than our target. The increase in free reserves is mainly attributable to unrealised gains on investments.

Our Board is clear that the fundamental purpose of accumulating reserves is to mitigate 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 last year-end, but then substantially recovered. We continue to take a long-term view 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 FY21-22.

Full details of the reserves and our reserves policy can be found in our FY20-21 Annual Report & Consolidated Accounts.

# FINANCIAL PERFORMANCE

Drawn from the Annual Report and Consolidated Accounts for the year ended 31st March 2021.

	<b>FY 2020-21</b>	FY 2019-20
	<b>£'000</b>	<b>£'000</b>
<b>Income from:</b>		
Donations and Appeals	3,148	4,324
Legacies	4,175	3,686
	<u>7,323</u>	<u>8,010</u>
Regimental & Corps charities and individuals in Army Units	2,000	1,678
Investments	1,385	2,129
Other trading activities	952	2,960
Government Grants	188	—
<b>Total Income</b>	<b><u>11,848</u></b>	<b><u>14,777</u></b>
<b>Expenditure on:</b>		
Grants to individual through Regiments & Corps	2,632	3,925
Grants to other charities and organisations	3,544	5,863
	<u>6,176</u>	<u>9,788</u>
Grant making and other support costs	2,094	2,394
	<u>8,270</u>	<u>12,182</u>
Raising funds and other trading activities	4,038	5,932
<b>Total expenditure</b>	<b><u>12,308</u></b>	<b><u>18,114</u></b>
Net (expenditure) before net gains (losses) on investments	(460)	(3,337)
Net gains/(losses) on investments	16,440	(3,616)
<b>Net income/(expenditure) for the year</b>	<b><u>15,980</u></b>	<b><u>(6,953)</u></b>
<b>Fund balances at 31st March</b>	<b><u>93,890</u></b>	<b><u>77,910</u></b>

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