

ABF

THE SOLDIERS'

CHARITY

The Army's National Charity



ANNUAL REVIEW

2021-22

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

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Cobseo
The Confederation
of Service Charities



The Army's National Charity



Registered with
FUNDRAISING
REGULATOR

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: Sergeant James Nugent and his daughter, Elsie. Read their story on p.10. Photo credit: Em Fitzgerald.

WELCOME FROM THE CHIEF EXECUTIVE

This is my first Annual Review as Chief Executive, having taken over from Martin Rutledge, who has retired following an impressive 10-year tenure. It is an enormous privilege to be joining ABF The Soldiers' Charity and to build on Martin's significant legacy. On behalf of all at ABF The Soldiers' Charity and our supporters, I would like to thank Martin for all he achieved over his tenure, and to wish him and Hetty all the very best for the adventures that lie ahead.

Having served in the Army for 35 years, I have seen first-hand the impact of the charity's work. As a result, I was drawn instinctively to apply to join an organisation with strong values and a wonderful team of people working within it; which supports the soldiers I have been privileged to spend my adult life serving alongside; and being part of which means one is able to make a contribution to providing a lifetime of support to serving soldiers, former soldiers, and their immediate families when they are in need, such they are afforded the opportunity to avoid hardship and enjoy independence and dignity.

That purpose has not changed since we were founded in 1944 and is enduring. When taken in context of our official status as the Army's national charity, this purpose places us at the very heart of the Army's charitable ecosystem and ensures we occupy a central and appropriately influential position in the wider service charitable sector, working coherently and effectively with the other key charities.

In so doing, and as one of the largest grant makers in the military charity sector, we take a long-term and holistic approach to supporting the entire Army family; both by attending rapidly and responsively to immediate need, and through seeking to address underlying causation.

As a charity, we are clear there is a value in service, and gained from service in the Army, and that the vast majority of the Army family contribute meaningfully to



**MAJOR GENERAL (RET'D)
TIM HYAMS CB OBE**
CHIEF EXECUTIVE

society as a result of the values and skills they have developed during their service. However, the reality is a number of our people sadly fall into need. And when they do, we are here to give them the support they need such they can overcome those difficulties and move forward with their lives.

We are proud to have maintained our grant-making uninterrupted during the period dominated by COVID-19. As we emerge from dealing with the immediacy of the pandemic, we are re-setting to operationalise our strategy through a rolling four-year plan, which has the delivery of benevolence as the binding purpose behind all the charity's activities and allows us to take a longer-term view of how it might best be enabled.

In terms of delivering that benevolence, and in context of the demographic changes in the cohort we support, our assessment is we will see fewer but more complex, long-lasting, and thus resource-intensive cases requiring our support. Through production of a four-year plan and underpinning operating model, and with your continued and generous support, we feel well-placed to respond to that demand as the Army's national charity: determined to be here for soldiers, for life.

**“WE TAKE A LONG-TERM AND
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UNDERLYING CAUSATION.”**

OUR VISION

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



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 Our £15,000 grant to Little Troopers funded the charity’s “Little Troopers at School” flagship programme, which educates schools about the unique needs and circumstances of serving soldiers’ children.

02 Now in his 90s, Vadivel suffers from Alzheimer’s disease, including memory loss and immobility. Our £200,000 contribution to the Royal Commonwealth Ex-Services League will help fund the costs of two meals a day so that around 6,000 vulnerable veterans, widows and families - many of them elderly and frail, like Vadivel - can enjoy a healthy diet and stay out of poverty.

03 After completing a deployment to Iraq, Bruce started having problems with his feet caused by a severe case of plantar fasciitis and tendinitis. After years of pain, he was forced to have his legs amputated below the knee. We supported Bruce with funding towards an external platform wheelchair lift at his home.

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.

PUBLIC BENEFIT

When reviewing ABF 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. ABF 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, ABF The Soldiers’ Charity also enables other charities to maximise their public benefit, in support of the Army family.

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.

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

In the past year, we have supported around 65,000 members of the Army family in 48 countries across the globe. This has been achieved via our individual grants programme and by providing essential funding for 66 other charities and organisations to enable them to deliver specialist services to the Army family. In addition to these two key grants programmes, we have also funded Army-related casework and the pan-sector digital platform that enables grants to be paid out quickly and securely; and collaborated with key sector stakeholders including the government, other charities and the Army, to ensure we are as well placed as possible to support soldiers, veterans and their immediate families. By supporting us, you truly do support the whole Army family.

In the financial year 2021-22, our charitable expenditure was £8.4m. As one of the largest funders in the military charity sector, our aim is to ensure a complete spectrum of support to the Army family in the areas it is needed most, such as: improving mental fitness; helping Army families; enabling independent living; caring for the elderly; training and education to increase employability; and securing the provision of suitable housing.

The number of grants awarded has increased this year and this was in many cases driven by an increase in demand for support from other charities and organisations that were forced to radically scale back planned activity during FY20-21, due to the pandemic.

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.



Veterans Outdoors was one of the 66 charities we were proud to support during FY21-22. It aims to improve the mental health and wellbeing of military veterans by providing therapeutic outdoors activities, mentoring and welfare support.

CHARITABLE ACTIVITIES OVERVIEW

Supporting the Army family

We are here to help the Army family through life's challenges – whether that involves bereavement, injury, getting back to work, elderly care, and much more besides. Our youngest beneficiary in FY21-22 was a seven-month-old baby and our eldest was 103.

We are never judgemental and we always adopt an integrated approach to the person or family in need of support. Sometimes, an individual in need may receive an initial grant from us, delivered through their regimental

or corps charity; then be referred to a specialist charity that we have funded. They may then receive support from other partner charities – with assistance from us at every stage.

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

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

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



In FY21-22 we spent **£8.4M** supporting **65,000** members of the Army family



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



We funded **66 OTHER CHARITIES** and organisations that provide support for the Army family



We have supported the British Army family all over the world – in **48 COUNTRIES**



Around **16% OF THE GRANTS** we made to other charities benefited the serving Army



We spend around **£54,000 A WEEK** on grants to individuals



SUPPORTING COMBAT STRESS

During FY21-22 we were pleased to award a £250,000 grant to Combat Stress towards its life-changing support for veterans with mental health issues, with a particular focus on complex PTSD.

Clearly, supporting individuals facing these sorts of issues is key and we will continue to do all we can to support those affected. Our long-standing and close relationship with Combat Stress is just one of the ways in which we assist in this complex area of need.

Our grant went towards the charity's provision of a wide range of free services including psychiatric and psychological treatment, substance misuse management, occupational therapy, peer support, family support, and a 24-hour helpline.

By continuing to fund Combat Stress, we enabled support for over 14,000 veterans who benefited from the charity's help between 1st April 2021 and 31st March 2022. During that time, more than 8,200 called the charity's helpline, and over 1,200 veterans directly received support from Combat Stress's specialist staff.

Our grant will help ensure that veterans with complex mental health issues can receive the specialist treatment and support they need to rebuild their lives.



“WE ARE EXTREMELY GRATEFUL TO ABF THE SOLDIERS’ CHARITY FOR THEIR COMMITMENT TO ARMY VETERANS. THEIR GENEROUS GRANT WILL ENSURE FORMER SERVICEMEN AND WOMEN WITH COMPLEX MENTAL HEALTH ISSUES CAN RECEIVE THE SPECIALIST TREATMENT AND SUPPORT THEY NEED FROM US TO REBUILD THEIR LIVES.”

ROBERT MARSH, DIRECTOR OF FUNDRAISING,
COMBAT STRESS

CHARITABLE ACTIVITIES HELPING ARMY FAMILIES

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

Our support can include everything from helping provide highly specialised equipment for disabled children so they can join in with family activities and increase their quality of life, to covering funeral costs in order to ensure veterans can be buried with dignity. We work hard to ensure Army families are empowered to overcome challenges and move forward with their lives.

As well as supporting immediate family members via our individual grants programme, we also fund numerous other charities and organisations that help Army families on our behalf. We work especially closely with, and fund, the Army Families Federation, which is the independent voice of Army families and works to improve the quality of life for Army families around the world.



Sergeant James Nugent's daughter, Elsie, was diagnosed with spinal muscular atrophy in the early months of her life and has to use a wheelchair all the time. As she grew, James and his wife struggled to lift Elsie and suffered back injuries. We assisted with £12,000 funding towards an extension to their house, mobility equipment and a ramp, so Elsie has a safe and comfortable living space and the family can live together happily.

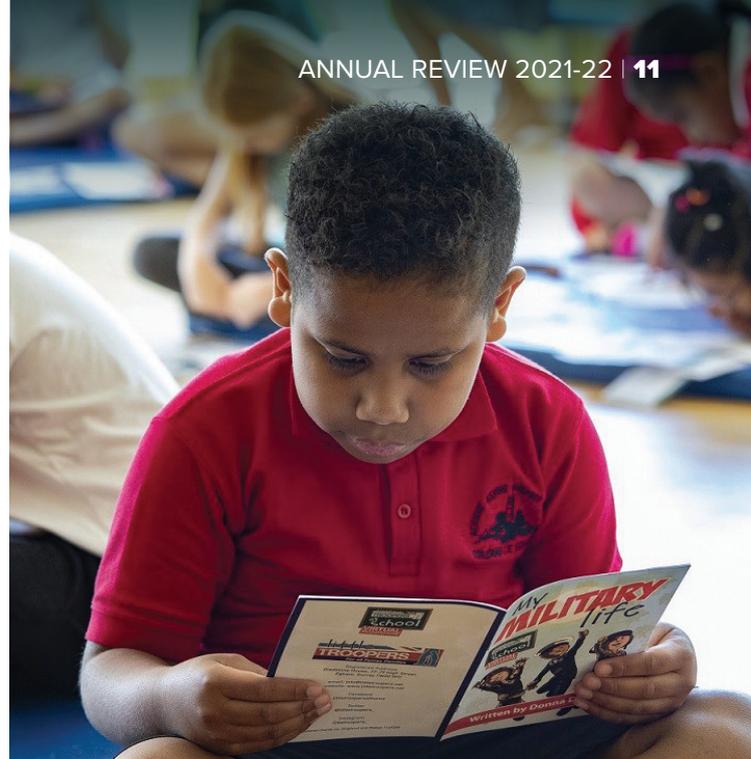


With some of our soldiers and their families facing personal, financial, health and other challenges while coping with wider social and economic pressures, including the impact of the pandemic, our charity is proud to support the work of the Army Families Federation.



“ELSIE HAS HER OWN SPACE AND INDEPENDENCE AND WE CANNOT THANK YOU ENOUGH; THIS IS TRULY LIFE CHANGING.”

SGT JAMES NUGENT, ELSIE'S FATHER



SUPPORTING LITTLE TROOPERS

Our £15,000 grant to Little Troopers funded the charity's "Little Troopers at School" flagship programme, which educates schools about the unique needs and circumstances of serving soldiers' children and provides resources that teachers can use in the classroom.

Children in Army families often face different daily challenges from other children, especially disruption to their education and other family pressures that can lead to stress and anxiety. We are proud to fund Little Troopers, ensuring our military children's welfare needs are attended to. In 2021, Little Troopers organised workshops in 200 schools, reaching 3,500 children.

“IT IS SO IMPORTANT TO OUR CHARITY THAT MILITARY CHILDREN FEEL RECOGNISED AND SUPPORTED IN THEIR EDUCATION SETTING AND OUR WORKSHOPS AND RESOURCES OFFER SCHOOLS AN ENGAGING AND INTERACTIVE WAY TO DO THIS.”

LOUISE FETIGAN, FOUNDER, LITTLE TROOPERS



OUR GRANT OF £45,000

enabled the Army Families Federation to continue providing specialist advice to Army families on financial, employment, training and health matters



WE PROVIDED A £10,000

grant to Scotty's Little Soldiers, which helps support children who have experienced the death of a parent who served with the Armed Forces

CHARITABLE ACTIVITIES INCREASING MENTAL FITNESS

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

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

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

In addition to ensuring there is support for people in immediate crisis, we also fund programmes that improve the mental wellbeing of the Army family. This includes funding respite breaks for people who are recovering from an illness, bereavement or other life-affecting event; and initiatives such as Waterloo Uncovered, an innovative battlefield archaeology programme that uses Britain's military past to help veterans recover from life-changing mental and physical injuries while promoting comradeship and a sense of achievement.

SUPPORTING SERVICE DOGS UK

Service Dogs UK is the only UK charity that provides the benefit of specially trained assistance dogs to veterans suffering with PTSD. The dogs are trained to help with nightmares, flashbacks, anxiety and panic attacks; a veteran is partnered with a dog and taught how to look after them under the guidance of professional dog trainers.

We were delighted to provide a grant of £20,000 during FY21-22, which helped fund the costs of four Army veterans accessing the charity's 2022 programme.

“AS WE HAVE GROWN, WE HAVE SEEN JUST HOW MUCH THE SYMBIOTIC RELATIONSHIP BETWEEN A “RESCUE” DOG AND A VETERAN WITH PTSD CAN TRANSFORM LIVES.”

GARRY BOTTERILL, FOUNDER AND OPERATIONS DIRECTOR, SERVICE DOGS UK





WE HAVE BEEN PROUD TO fund Combat Stress, a key strategic partner, for a number of years and in FY21-22 made a grant of £250,000 towards its life-changing support for veterans with complex mental health issues, including PTSD (see p.11 to read more)



OUR GRANT OF £10,000 enabled Veterans Outdoors to provide a range of outdoor activities and experiences that are proven to improve the mental health of veterans, helping to reduce anxiety, build their confidence and help them find meaning and purpose in their lives again



SUPPORTING WE ARE WITH YOU

Research has shown that alcohol issues are among the most common problems affecting service leavers. Left untreated, veterans can go on to face associated challenges such as unemployment, debt, homelessness and family breakdown. As a charity, we are committed to supporting the mental wellbeing of the Army community and are delighted to continue our partnership with We Are With You to support veterans battling substance dependency.

Our £40,000 grant to We Are With You funded the drugs and alcohol charity's Armed Forces Community Specialist Support Service, helping Army veterans recover from substance misuse. The programme is tailored specifically to veterans' needs and encompasses one-to-one treatment, peer group support and social activities. Last year, We Are With You supported more than 500 veterans.

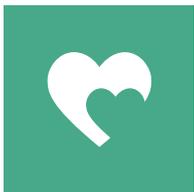
Veterans have stated that attending the support groups has 'given me my family back' and 'probably kept me out of the criminal justice system'. We Are With You has an excellent track record in reducing the harm to Army families caused by substance misuse-related problems and we are proud to support the charity's specialist work in this area.

CHARITABLE ACTIVITIES ENABLING INDEPENDENT LIVING

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

For some Army veterans, injury, disability and advancing years can make it difficult to remain independent and to stay living in their own homes. We are on hand to support veterans and their families, both young and old, with home adaptations and mobility equipment that enable them to live where they have the best quality of life. Some will require significant support for the rest of their lives and we are here to ensure their needs are met over the long term.

We also award grants to charities and organisations that provide specialist services and support on our behalf. In FY21-22 this included a £20,000 grant to BASIC – the Brain and Spinal Injury Centre, which provides physical rehabilitation and psychological services to veterans with acquired brain and spinal injuries and other neurological conditions.



WE HAVE SUPPORTED THE Spinal Injuries Association for many years and were pleased to make a £30,000 grant this year to provide independent living support to veterans with spinal cord injuries



SUPPORTING BASIC – THE BRAIN AND SPINAL INJURY CENTRE

Our £20,000 grant to BASIC will enable the charity to use its virtual reality system to help more veterans with acquired brain and spinal injuries to improve their quality of life. This is



the only such technology available in the UK. BASIC's pioneering rehabilitation treatments reduce veterans' PTSD and trauma symptoms, assisting with their ongoing physical recovery. The computer assisted rehabilitation environment (CAREN) virtual reality system helps veterans speed up their recovery and reduce the impact of injury.

One veteran who received help from BASIC said, "The first day I arrived and spoke to Tara was the first day that I could breathe – suddenly someone understood. Before that, it was hospitals, specialists knowing all about the effects of traumatic brain injury – but now, finally, someone knew the impact on a personal level and the impact on my family."

We are proud to fund BASIC's specialist services, which are not always available on the NHS.



HOW WE HELPED DENZIL

When Argentina invaded the Falkland Islands, Denzil, then aged 25, was a Lance Corporal in the Anti-Tank Platoon, 3rd Battalion, The Parachute Regiment.

During the Battle of Mount Longdon, he came under mortar fire and suffered serious injuries, losing his left leg. In recent years, his steep and uneven driveway was preventing him from leaving his house. We helped fund essential resurfacing work, so Denzil can enjoy life with much greater independence and freedom.

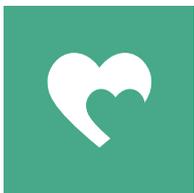
In the past two years (FY20-21 and FY21-22), we have spent almost £240,000 supporting veterans who served in this conflict, and their immediate families, both via grants to individuals and grants to 18 other charities including the Army Widows' Association, The Poppy Factory, Walking With The Wounded, Royal British Legion Industries, Defence Medical Welfare Service, Not Forgotten Association, Falklands Veterans Foundation, SSAFA and the South Atlantic Medal Association 82 (SAMA 82).

CHARITABLE ACTIVITIES CARE FOR THE ELDERLY

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

From 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.

We are here for veterans living overseas, as well as in the British Isles. During FY21-22 we awarded a £200,000 grant to the Royal Commonwealth Ex-Services League (RCEL) to support food aid to Commonwealth veterans and their families, many of whom are elderly and frail. Our grant will be used by the RCEL in conjunction with the Foreign Commonwealth and Development Office's overseas aid programme to fund the cost of two meals a day so that around 6,000 vulnerable veterans, widows and families can enjoy a healthy diet and stay out of poverty.



WE AWARDED £50,000 TOWARDS

Royal Star & Garter's wellbeing programme, which provides residents at its three care homes with a wide range of social and entertainment activities, exercise, physiotherapy and external support from health experts.



OUR GRANT OF £100,000 TO Royal British Legion Industries will fund a new state of the art dementia care facility for more than 100 elderly veterans living at the charity's village in Kent



SUPPORTING ERSKINE

During FY21-22 we were delighted to award a further £150,000 towards the provision of nursing, dementia and palliative care for Army residents at Erskine's four purpose-built care homes located across Scotland. Our grant will enable Erskine to continue delivering enhanced care and support services for the Army family, including physiotherapy, speech and language therapy, podiatry, hairdressing and a varied programme of daily activities. Such services play a crucial role in ensuring those in Erskine's care can achieve the very best quality of life possible.

Daily life in Erskine's homes is becoming increasingly comparable to life pre-pandemic; and our grant will assist Erskine's efforts to ensure our veterans can continue to enjoy full and meaningful lives despite the exceptional circumstances we have endured over the past two years.



We made a £40,000 grant to the Royal Hospital Chelsea, which will help fund a new indoor leisure activity centre for the pensioners.

CHARITABLE ACTIVITIES TRAINING AND EDUCATION TO INCREASE EMPLOYABILITY

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

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

We provide bursaries for disabled veterans to attend university; and fund training schemes and workshops for service leavers to embark on rewarding new careers. Our goal is to ensure veterans have the opportunities to put their varied skills and experience to best use.

As well as providing grants to individuals, we fund a range of partner charities and organisations that provide education and employment support to the Army family. This includes our £75,000 grant to The Poppy Factory, to help fund the charity's employment service, which offers face-to-face support to hundreds of veterans annually, significantly improving veterans' confidence, financial security, health and wellbeing.



TO HELP VETERANS

keen to work in construction, we awarded £15,000 to BuildForce, which aims to inspire and enable Service leavers to pursue long-term careers in construction by offering practical help and advice



Armed Forces insight day run by BuildForce, one of 66 charities we were proud to support in FY21-22.



OUR £15,000 GRANT

to Mission Motorsport helped veterans gain motorsport skills and employment in the automotive industry



HOW WE HELPED KEITH

Keith enjoyed a successful Army career, serving in Bosnia, Kosovo, Northern Ireland, Afghanistan and Iraq. Then he had equal success running his own business, until addiction and PTSD took their toll. With employment support, 43-year-old Keith has now recovered and embraced a brand-new career in sustainable energy.

While Keith was in rehab, he received support from Caz, an employment consultant from The Poppy Factory, which we fund. Keith says:

“I had a friend working in the renewables industry and it looked like something different that might give me a career. I wanted to be outdoors again doing something that has a positive impact on the environment. I wanted to travel again and do something I found interesting.

“It’s a really difficult industry to get into. Training to be able to carry out blade repairs and work as a wind technician is expensive, but Caz helped me apply for funding from ABF The Soldiers’ Charity. That was a massive help and the funds came through straight away, with no messing about.”

By not only funding The Poppy Factory but also providing an individual grant quickly, we were delighted to assist Keith; and wish him well in his new career.

CHARITABLE ACTIVITIES

ENSURING THE PROVISION OF SUITABLE HOUSING

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

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

During FY21-22 we were also delighted to support charities that specialise in assisting disabled veterans. These included Alabaré, which provides housing and support for disadvantaged veterans; and The Sir Oswald Stoll Foundation (Stoll), which provides affordable, high-quality housing and support services to enable vulnerable and disabled veterans to lead fulfilling, independent lives.



Our £43,567 grant will enable Stoll's support staff to provide specialist mental health care, counselling, debt advice, help with welfare benefits, employment support and domestic care to veterans living in its housing schemes.

Stoll
Sir Oswald Stoll House
The West of the National Commons
488 Fulham Road, London, SW6 5PL
Registered Charity Number: 1054782



WE AWARDED £10,000 to Fisher House, 'a home away from home' for military patients and their families at Queen Elizabeth Hospital Birmingham. To alleviate the financial pressures that may prevent families from regularly visiting the hospital, Fisher House is free to all military families



WE PROVIDED A GRANT OF £15,000 to Help4Homeless Veterans, a Yorkshire charity that assists with housing, rent and living costs for vulnerable veterans



HOW WE HELPED PAUL

Former soldier Paul lost his job and home during the COVID-19 pandemic. With a little help from our charity, he has settled into his new home and is establishing himself as a self-employed photographer.

Paul served in the Royal Engineers during the 1970s, spending most of his time with 59 Independent Commando Squadron. After leaving the Army in 1979 he worked as a self-employed kitchen fitter but lost work when the COVID-19 pandemic struck and subsequently lost his home.

Along with his beloved dog, Wee Jock, Paul resorted to living in his car. During this time, his arthritis worsened, making it impossible for him to return to kitchen fitting.

Our charity was able to step in and help; and Paul is now living in a bungalow with Wee Jock and has turned his lifelong passion for photography into a professional career.

“I’M VERY GRATEFUL FOR THE SUPPORT FROM ABF THE SOLDIERS’ CHARITY, WHICH HAS MADE MY TRANSITION FROM HOMELESSNESS EASIER.”

PAUL



Jools, formerly of the Women’s Royal Army Corps, joined the Army aged 17, following in the footsteps of her grandfather, father and brother. She left the Army in the 1980s due to pregnancy. Having divorced, she found herself in a coercive relationship and became homeless. She is now safe, at Weymouth Homes for Veterans, run by Alabaré, which we are proud to fund.

SUPPORTING THE MILITARY WELFARE ECOSYSTEM

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

This financial year we have spent £2.2m 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 to individuals are made in partnership with the regimental and corps charities and are supported by detailed casework as a key element of our governance 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 on our behalf. 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 FY21-22, we spent £230,000 on behalf of the Army funding SSAFA to ensure that need could be speedily and effectively assessed.

FUNDING THE CASEWORK MANAGEMENT SYSTEM

Nearly all individual grants we make, 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 ABF 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 in it. 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.

OUR SUPPORT TO THE MILITARY WELFARE ECOSYSTEM

EXTERNAL GRANTS PROGRAMME

An example of a few of the charities and organisations we financially support, which provide specialist help for the Army family.



CASEWORKING

Charities and organisations we work with to ensure individuals get the help they need.



REGIMENTAL AND CORPS CHARITIES



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 funded 3,111 cases, supporting individuals and family members.

OUR SUPPORT FOR INDIVIDUALS AND FAMILIES: WHO WE HELP

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

- Members and former members of the Regular Army who have completed adult Basic Training (previously referred to as Phase 1 training). Exceptionally, individuals who are medically discharged as a direct result of an injury sustained during their basic training will also be supported.
- Dependent spouses/civil partners, widows, widowers, children and other immediate family members.

- Members and former members of the Army Reserve (and their dependants as outlined above), providing they have completed one year's satisfactory service, including Basic Training. Exceptionally, we will provide support for a lesser period of service if the death, injury or distress arises from any action or incident while on military duty or the soldier had deployed on a designated operation.

HOW WE HELP

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.

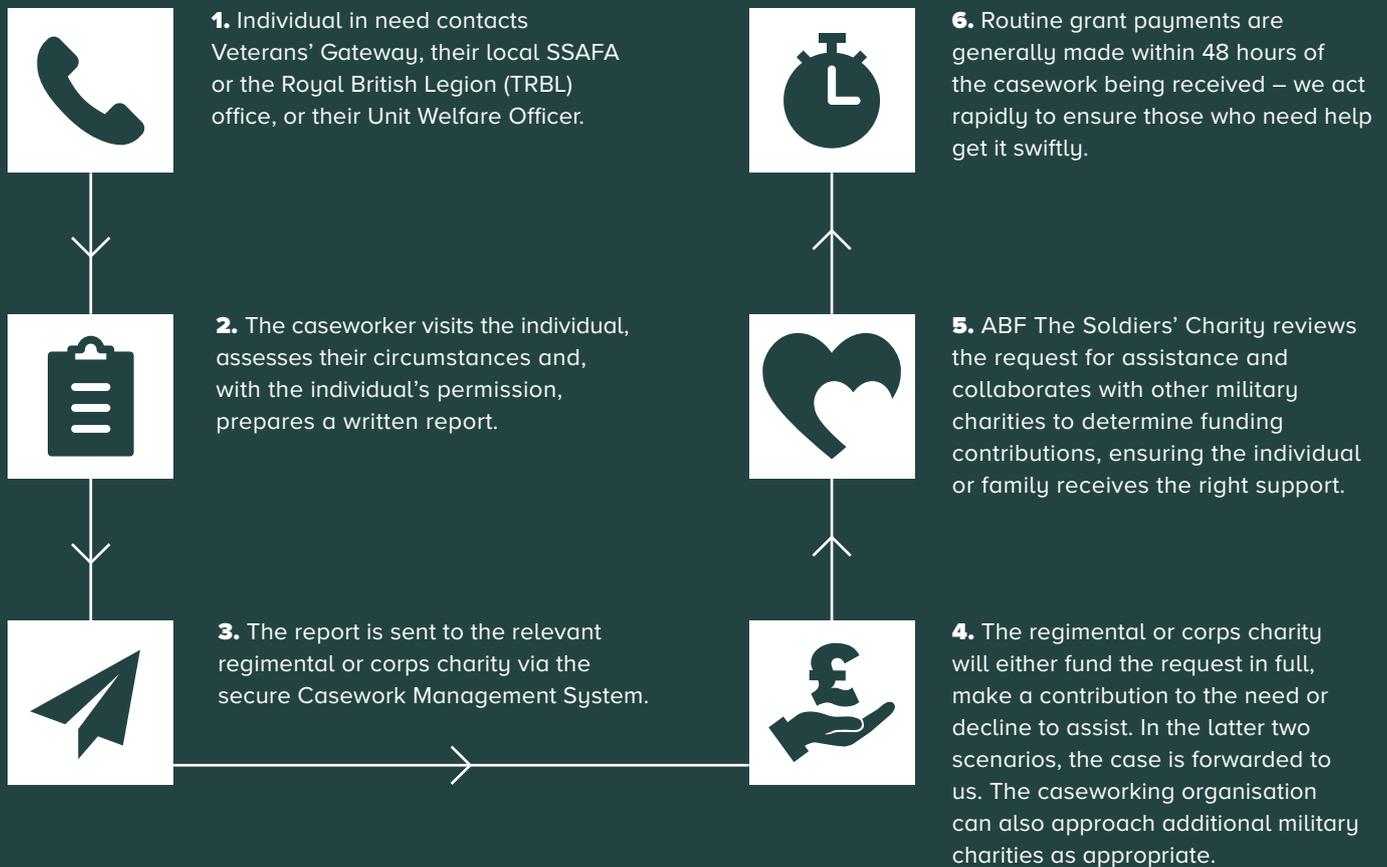
COLLABORATION IS KEY

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 outlines 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 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 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 66 charities to the tune of £3.4m.

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 FY21-22, we reached 65,000 people in 48 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 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 grants
-  Grants made through RCEL
-  Countries where both our grants and grants made through RCEL are delivered

One of the ways
we helped in

COSTA RICA

We awarded a grant to a soldier's widow who needed a new washing machine and fridge to help provide for her two children.

One of the ways
we helped in

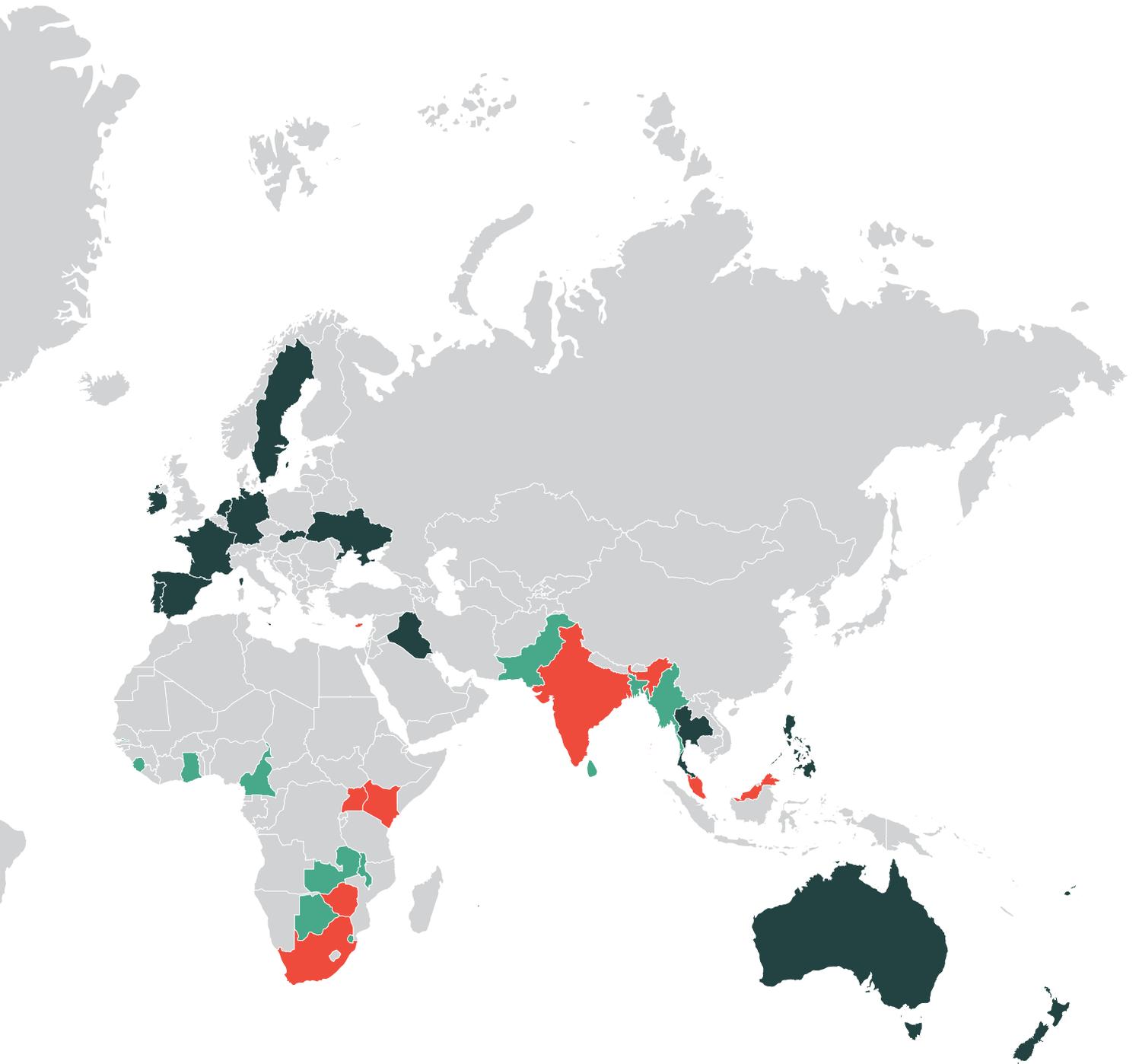
CANADA

We contributed towards living costs for an elderly veteran who was struggling to make ends meet after needing to pay for a new hearing aid.

One of the ways
we helped in

SWEDEN

After a veteran died suddenly, leaving his wife to support herself and their teenage daughter, we helped with the cost of his funeral.



One of the ways
we helped in

MALTA

We awarded a grant to cover the basic living costs of a terminally ill veteran, who can no longer support his wife and children.

One of the ways
we helped in the

PHILIPPINES

We helped a veteran's widow and daughter with living costs, as they had been reliant on him financially and, following his death, had been asked to leave their home.

One of the ways
we helped in

AUSTRALIA

We made a contribution towards care costs for a veteran in his 90s, who wished to continue living at home, where he had the best quality of life.

FUNDRAISING

We could not annually assist more than 65,000 members of the Army family across 48 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.

As with previous years we are extremely grateful for the continued support of those organisations close to the Army family; including the Army Dependants' Trust, which donated almost £1m this year, and the regimental and corps charities, which also contributed nearly £1m.

We are extremely fortunate for the sustained support of our philanthropic donors, including the National Garden Scheme, the Wimbledon Foundation, the Edward Gostling Foundation, the Cadogan Charity, the PF Charitable Trust and the Blavatnik Foundation.

Our corporate support continues through organisations including RIFT, BAE Systems, ESS, Trailfinders, Rolls Royce, General Dynamics and the Betting and Gaming Council. Special thanks go to the Sandringham Royal Warrant Holders, and their past president, Paul Gooding, for nominating us as their chosen charity; and to the Royal Warrant Holders Association Charity Fund, which made a grant towards housing and homelessness.

We have continued to be astounded by the generosity of our other supporters during the past year as the pandemic cast a long shadow over every aspect of our lives. For a second consecutive year, we had to cancel or postpone very many of our physical fundraising events, and have been humbled once more 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 avoiding any practices that are not in line with ABF 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

ABF 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, supporters and staff, and comply with all relevant legal obligations and statutory guidance. Safeguarding is integral to our recruiting process and all new staff members are DBS checked. There is also a documented procedure for reporting serious incidents to the Charity Commission and relevant statutory bodies. In FY21-22 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 find out about an event we are organising, or 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 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. In order to take forward the raft of complex and often inter-related technical and procedural issues, our Data Management Working Group meets regularly to resolve issues, agree priorities and impose better coherence on how data is managed within the charity.

INFORMATION SYSTEMS

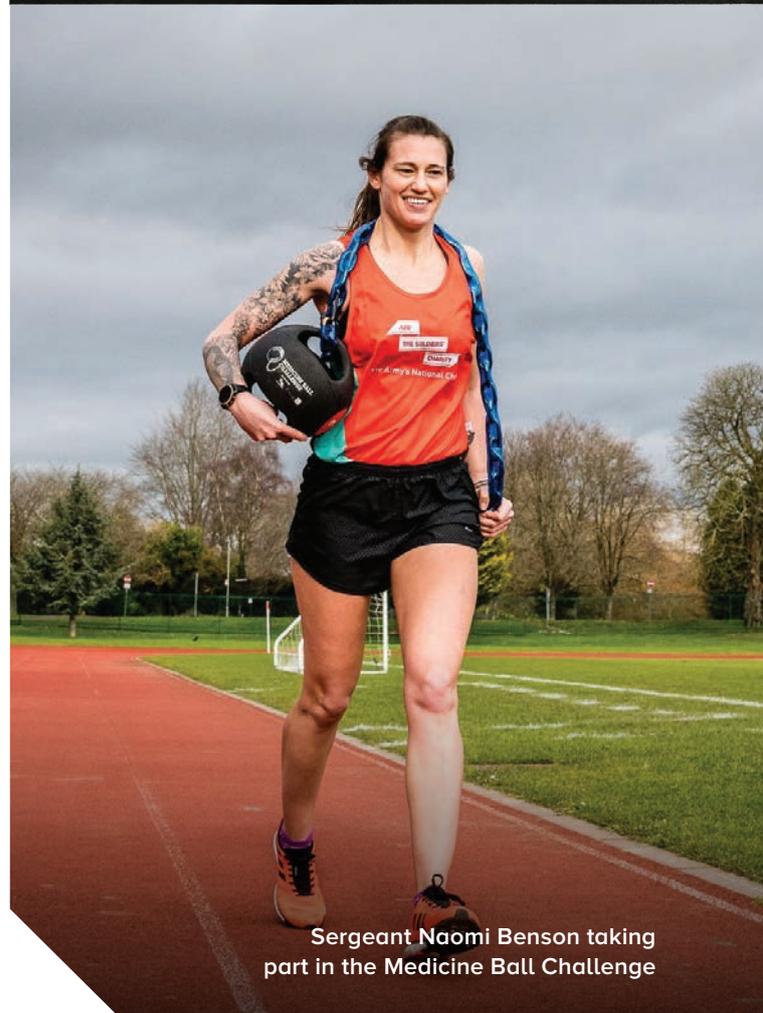
We have continued to modernise and raise the standard of our technical processes and infrastructure that support fundraising. In particular we have upgraded our principal CRM, Raiser's Edge, to its much more capable NXT variant. This offers vastly improved capability and also unlocks the door to a sea change in the charity's approach to business intelligence and automation. As we reported last year, this has been achieved without increasing the budget; our highly-skilled IT team has removed the need for costly third-party support. In addition to making efficient use of the Microsoft 365 service suite, we continue to migrate our in-house server holdings to cloud storage and utilise tech-for-good grants to charities from providers such as Microsoft, Amazon, Google and Nessus. These measures have improved the performance, reliability, security and compliance of our information systems, while reducing capital expenditure.

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, when we are organising large-scale events, we sometimes use external event-management companies. This is more cost effective than trying to do everything ourselves. We always ensure signed contracts are in place.



Finlay Martin, age 7, helping fundraise for us in Camberley, Surrey

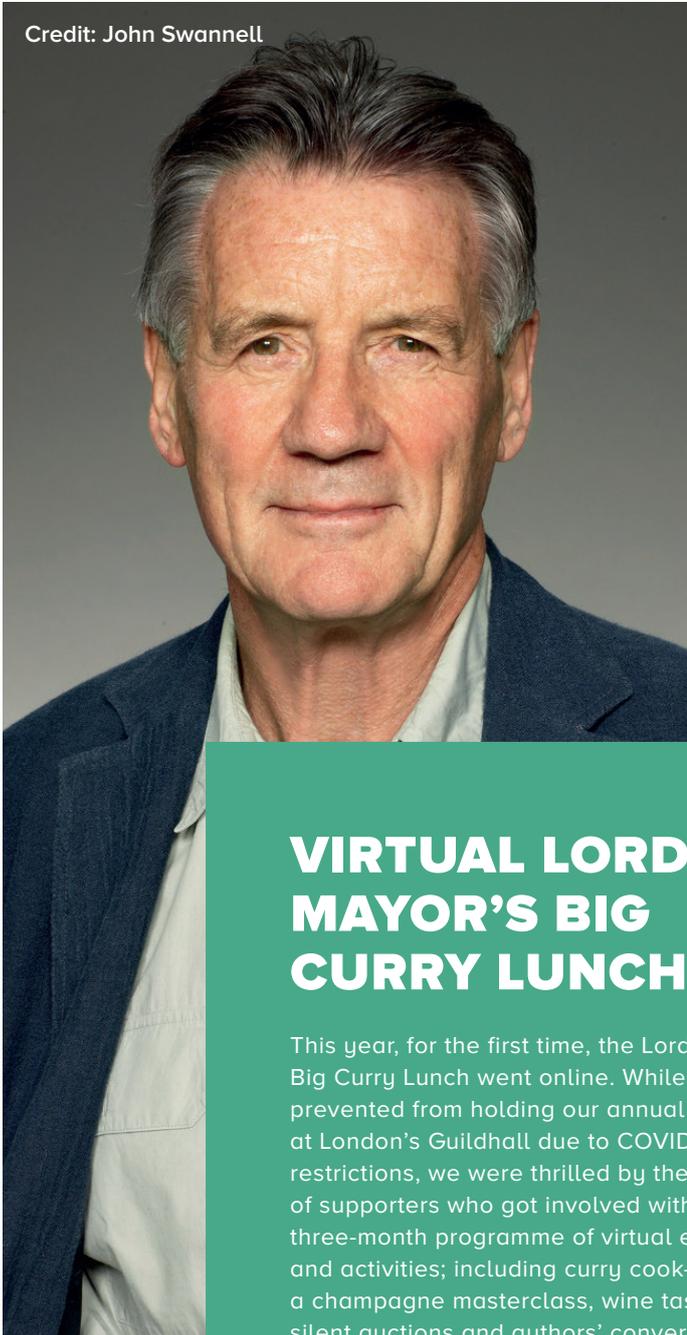


Sergeant Naomi Benson taking part in the Medicine Ball Challenge

CHARITY EVENTS

This was a somewhat hybrid year, as we hosted both virtual and live events – in the British Isles and overseas – in line with the lifting of lockdown restrictions. The funds raised by these events constitute a major source of income for our charity, and we are so grateful to the many thousands of participants whose grit and generosity enables us to be here for soldiers, for life.

Credit: John Swannell



VIRTUAL LORD MAYOR'S BIG CURRY LUNCH

This year, for the first time, the Lord Mayor's Big Curry Lunch went online. While we were prevented from holding our annual event at London's Guildhall due to COVID-19 restrictions, we were thrilled by the number of supporters who got involved with our three-month programme of virtual events and activities; including curry cook-alongs, a champagne masterclass, wine tastings, silent auctions and authors' conversations.

Household names including Sir Michael Palin and Alan Titchmarsh were special guests at online events; and the Lord Mayor's Big Curry 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 event raised £205,000, which surpassed all expectations, and will support veterans' employability and employment opportunities. One key aim is to fund up to 18 veterans to attend King Edward VII's Hospital's Pain Management Programme, helping those who are affected by debilitating pain to manage their symptoms and work towards employment.

TENTH ANNIVERSARY OF THE CATERAN YOMP

This year's Cateran Yomp was a truly amazing adventure for all those involved. As we looked back on ten years of growth and change – not to mention obstacles faced during the COVID-19 pandemic – it was wonderful to find ourselves back in the Scottish wilderness, surrounded by everyone who helped us bring the Yomp to life again.

We were joined by Brenda Hale as this year's Yomp Ambassador. Brenda lost her husband, Captain Mark Hale, in Afghanistan in 2009. Our charity supported Brenda and her daughters, Tori and Alix, during this tragic time, and they have since become passionate advocates and supporters of our charity.

Another highlight of the 2021 Yomp was seeing two newlyweds from Fife, Emma Adams and husband Andy, take part in the charity event as part of their honeymoon. It was incredible to witness such a special occasion being integrated into our tenth anniversary celebration and we're honoured they chose to support us.



ROAST BEEF LUNCHEON WITH RUGBY LEGENDS IN JERSEY

One of our most successful dining events of the year took place in June 2021, at Le Quesne Barracks St Helier, when 194 guests enjoyed the company of rugby legends Laurence Dallaglio OBE and Martin Offiah MBE, and a live auction conducted by former British Olympic sprinter Derek Redmond, to raise £128,470 for our charity and others.



Lawrence Dallaglio, second from left; Martin Offiah, right

CHARITY EVENTS

WADI RUM DESERT TREK RAISES £24,000

One of the overseas adventure trips we organised this year was the Wadi Rum Challenge, which saw ten of our supporters from the UK and US travel to Jordan, where they took on a 100km trek across the gruelling Wadi Rum desert and granite mountains over the course of seven days. The challenge led them through the Seven Pillars of Wisdom, Um Fruth Bridge, and Jordan's highest mountain – Um Dami – to the ancient city of Petra, taking in the striking views and uncovering fascinating history along the way.

Despite being in the middle of the desert, our team of fundraisers still paid their respects on Remembrance Day and commemorated all those who have given their lives for their country by laying a wreath at a memorial of Lawrence of Arabia's famous World War One campaign.





RACE THE WORLD

Between 15 September and 5 November 2021, 29 Army units competed in our virtual event, Race The World: Seven Continents Virtual Challenge. Each year, competitors are challenged to run, swim, cycle or tab the distance of the seven continents. This year the event raised £15,000 for our charity.

Established during the pandemic, Race The World first took place in 2020 and is designed to combine extreme physical endurance with an element of competition, while allowing Army families to join in the fun.



200 MOTORCYCLE RIDERS TOUR THE MIDLANDS FOR OUR CHARITY

The charity's first ever motorcycle ride fundraising event saw 200 riders and passengers from across the UK take part on bikes of all shapes, sizes, makes and models. Departing from The Triumph Factory Visitor Experience, Hinckley, participants took off for a 37-mile route ride, accompanied by an escort from Leicestershire Police complete with flashing lights and outriders.

We were delighted to also be joined by members of The British Army Motorcycle Road Race Team; the fire service, which provided first responder assistance; Biker Down UK; and Leicestershire and Rutland Blood Bikes.

There was an amazing atmosphere throughout the day; with riders enjoying not only the ride in glorious sunshine but also socialising with each other and getting a chance to see a wide variety of bikes. For many, it was their first big event since the start of the pandemic, and they commented on how special it was to be in the company of so many people at an event again. The event raised £5,500 and will be repeated in 2022.

PARTNERSHIPS AND PHILANTHROPY

We are fortunate to have received considerable support from corporate partners, trusts and foundations, which has enabled the breadth of our provision for beneficiaries over the past year.

As society has opened back up again and the demands on donors have increased, we are extremely grateful for their support and are pleased to highlight some of our key partners here.

THE EDWARD GOSTLING FOUNDATION

With closely aligned values, we are so grateful to the Edward Gostling Foundation, which has been funding our Mobility Grants Programme since 2020. The foundation's generous contribution has enabled soldiers and veterans who face physical challenges to live independent lives with dignity. In particular, their ongoing funding during the pandemic ensured we could provide uninterrupted support to beneficiaries, transforming the lives of members of the Army family in need of mobility and disability support during a particularly difficult time.

“WITHOUT THIS HOME I WOULD HAVE GONE DOWNHILL QUICKLY. I FEEL IT HAS BEEN BETTER FOR ME BEING IN A VETERANS' ENVIRONMENT – WE ALL HAVE A COMMON INTEREST, TALK ABOUT THE MILITARY, WHAT WE'VE DONE. I HAVE A LIFE NOW AND LOOKING FORWARD TO MOVING INTO MY OWN HOME IN DUE COURSE.”

JOHN, a formerly homeless veteran, who was supported by Alabaré, which we were able to help fund thanks to the Royal Warrant Holders Charity Fund

ROYAL WARRANT HOLDERS CHARITY FUND

ABF The Soldiers' Charity has a long-standing relationship with the Royal Warrant Holders Association and, in 2021, we were grateful to receive a significant grant from their Charity Fund to support soldiers, veterans and their immediate families in need of housing support. This grant enabled us to provide two specialist organisations, Alabaré and Changing Lives, with funding for their targeted veterans' programmes, helping individuals facing hardship to avoid homelessness and get their lives back on track. The ongoing support of the Association, and its members, has ensured that ABF The Soldiers' Charity's steadfast assistance can continue to be there for soldiers, for life.



P F CHARITABLE TRUST MILITARY FUND

Our partnership with the P F Charitable Trust demonstrates the incredible impact that trusts and foundations can have on the lives of beneficiaries through long-term, strategic commitment. The trust's ongoing investment in the P F Charitable Trust Military Fund enables ABF The Soldiers' Charity to distribute funds to charity partners that deliver frontline support. As the Army's national charity, we are in a unique position to provide overview and insight into provision across the military welfare sector, and our strong governance and infrastructure ensures that funding is distributed fairly, impartially, and according to need. We are so grateful for the supportive and open dialogue with the P F Charitable Trust and look forward to continuing our funding partnership in the coming year.

TIO MARKETS

We are grateful to TIO Markets for their support in 2021, which contributed to our work supporting the Army family.

BAE SYSTEMS PROVIDES VITAL SUPPORT TO THE ARMY FAMILY

BAE Systems has supported the Army family by partnering with us for over 20 years, including making grants towards education and vocational training for service leavers over the last decade. This support has made a tangible difference to the lives of hundreds of soldiers and veterans who were facing challenges finding civilian careers.

In the context of the pandemic, BAE Systems built on their longstanding commitment to the Army family by supporting our work through unrestricted support. This generosity enabled vital assistance for serving soldiers, veterans and their families, helping with issues ranging from financial hardship and ill health to mobility issues compounded by the pandemic. BAE's ongoing support has helped ensure assistance has been available to members of the Army family wherever it was most needed.



MBDA MISSILE SYSTEMS ANNUAL DINNER RETURNS TO SUPPORT THE ARMED FORCES

Following a hiatus due to the challenges of COVID-19, the Annual MBDA Charity Dinner staged a triumphant return in November 2021. The event once again raised funds to support the work of ABF The Soldiers' Charity and the other military benevolent funds, alongside charities local to MBDA's sites. The dinner saw MBDA customers, suppliers, shareholders, partners and staff donate through ticket purchases, as well as live and silent auctions and a raffle on the evening. Over £200,00 was raised in total to support six charities, including ours.

Since it began in 1995, MBDA's annual Charity Dinner has raised over £2 million for multiple causes, including ABF The Soldier's Charity, helping provide support to currently and formerly serving personnel and their families facing hardship. The return of the MBDA Charity Dinner will help us to ensure that this support is available in years to come.

FINANCIAL HIGHLIGHTS

OVERVIEW

The past year was understandably subdued for income generation, following the series of lockdowns during the pandemic. Income as shown in the Consolidated Statement of Financial Activities for the year totalled £11.2m (FY20-21: £11.8m), which represents a relatively small decrease of £691k.

This year-on-year decrease is mainly due to a drop in donation income to £2.8m (FY20-21: £3.1m) and a drop in legacy income to £3.2m (FY20-21: £4.2m). Income from the Army, which comprises donations from individuals, Regimental and Corps Benevolent Funds and the Army Dependants' Trust, remained stable at £2m (FY20-21: £2m). Income from trading activities increased to £2.5m (FY20-21: £952k) following a slow return to fundraising activities. The investment income was £547k (FY20-21: £1.4m) as the Charity converted most of its investments from income units to accumulation units to reduce income distributions and provide capital growth over time. Also included within income is government grants of £139k (FY20-21: £188k) received in respect of the Coronavirus Job Retention Scheme and the Business Interruption payment for the interest on the £2m loan.

Total charitable expenditure, at £8.4m, represents a slight increase of 2% on last year (FY20-21: £8.3m). The number of individual cases has remained the same, although the needs we are meeting have become more complex and interrelated. We are working with other charities to ensure greater coherence and efficiency in our collective delivery of benevolence. In the past year, we provided block grants to 66 (FY20-21: 43) delivery charities and organisations supporting a plethora of areas reaching out to the entire Army community.

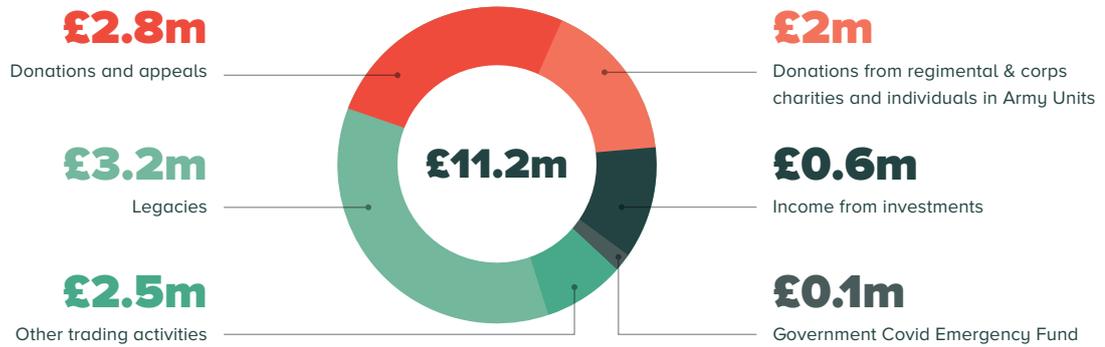
The total cost of raising funds increased to £5m (FY20-21: £4m) as we resumed a number of our fundraising activities. These expenditures continue to represent our strategy to invest effectively in voluntary fundraising and donor recruitment.

As a result of the slight increase in charitable expenditure, the resumption in a number of fundraising activities and investment in fundraising for the long-term, total expenditure increased by £1.1m to £13.4m (FY20-21: £12.3m). Overall, the accounts for the year ended with a net expenditure of £2.2m (FY20-21: net expenditure of £460k).

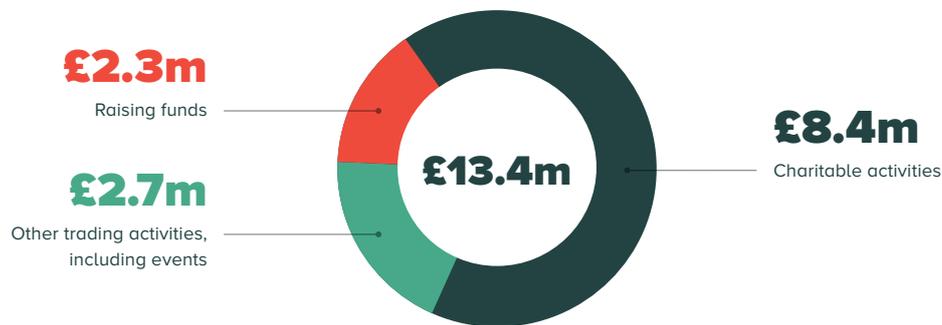


September 2021 saw the tenth anniversary of the Cateran Yomp, with hundreds of supporters trekking 54-miles across the Scottish Highlands for the Army family.

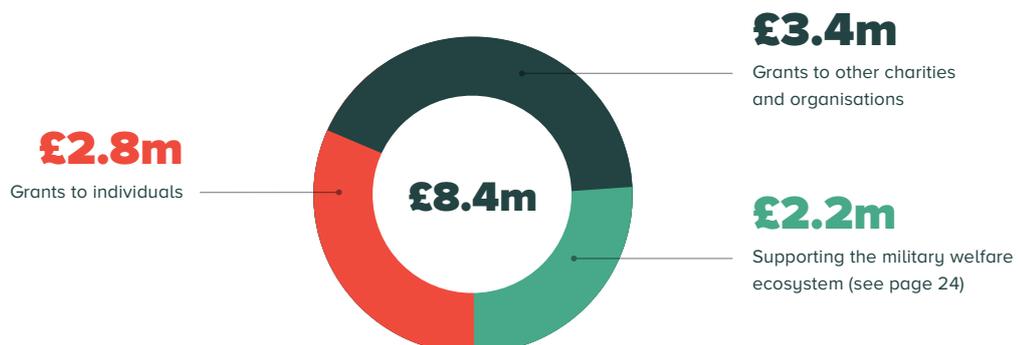
WHERE OUR FUNDING CAME FROM



HOW WE SPENT AND ALLOCATED MONEY



HOW WE SUPPORTED THE ARMY FAMILY



FINANCIAL HIGHLIGHTS

(CONTINUED)

INVESTMENT MANAGEMENT

Our overall investment objective is focused on the capital growth of our investments in real terms, with an appropriate return from our income units, noting the Charity has converted most of its investments from income units to accumulation units to reduce income distributions and provide capital growth over time. Funds committed for grant making but not required for expenditure in the short term are invested. At the year end, the Charity held long-term investments with a market value of £87.3m and short-term cash deposits of £4m (FY20-21: £82.8m and £5m respectively).

Our investment performance and holdings are reviewed regularly against our investment objectives and its benchmarks by the Finance & Investment Committee. Our investments are held in line with our investment policy, which lays out guidelines for risk, as well as ensuring there are appropriate ethical policies in place. Each of our investments performed in line with, or better than, its benchmark, and therefore, overall, the trustees were satisfied with this performance.

RESERVES

Our reserve is based on three imperatives:

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

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

Our reserves also ensure we can continue delivering benevolence to the Army family in the immediacy of a 12 to 18-month period, should we face a significant fall in income; and that we can deliver benevolence to the Army family in a more enduring sense, the fundamental purpose for which we were established in 1944. Part of this picture includes meeting our responsibility for ensuring the Regimental and Corps charities can provide appropriate benevolence support when called upon, in perpetuity.

Essentially, we need to ensure that the whole Army family's needs can be met, for as long as there is an Army.

FINANCIAL PERFORMANCE

Drawn from the Annual Report and Consolidated Financial Statements for the year ended 31st March 2022.

	FY 2021-22	FY 2020-21
	£'000	£'000
Income from:		
Donations and Appeals	2,815	3,148
Legacies	3,202	4,175
	6,017	7,323
Regimental & Corps charities and individuals in Army Units	1,998	2,000
Investments	547	1,385
Other trading activities	2,456	952
Government grants	139	188
Total Income	11,157	11,848
Expenditure on:		
Grants to individual through Regiments & Corps	2,838	2,632
Grants to other charities and organisations	3,433	3,544
	6,271	6,176
Grant making and other support costs	2,156	2,094
	8,427	8,270
Raising funds and other trading activities	4,960	4,038
Total expenditure	13,387	12,308
Net (expenditure) before net gains on investments	(2,230)	(460)
Net gains on investments	8,471	16,440
Net income for the year	6,241	15,980
Fund balances at 31st March	100,131	93,890

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