

ABF

THE SOLDIERS'

CHARITY

Annual Review 2015-2016

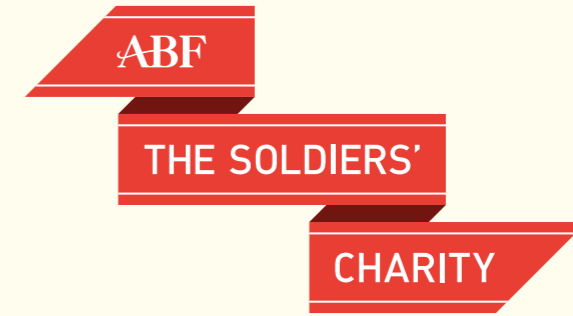


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Front Cover

Warrant Officer Class One Andrew 'Vern' Stokes, Garrison Sergeant Major, HQ London District and Lance Sergeant Johnson Beharry VC. A behind the scenes shot taken at Wellington Barracks as part of our #saluteoursoldiers campaign for Armed Forces Day (see P18)



We are the National Charity of the British Army

We give a lifetime of support to soldiers and former soldiers from the British Army, and their immediate families, when they are in need. We make grants to individuals through their Regiments and Corps and support a wide range of specialist charities that sustain the British Army 'family', both at home and around the world. We take pride in being responsive, making a difference at a critical point in peoples' lives. We have been doing this since 1944, working with veterans of every conflict, and we envisage continuing doing so for the 'long haul' – supporting all future generations of our soldiers and their dependants.

A foreword from our President



I am delighted to write the Forward to this Annual Review which covers the period 2015 - 2016. The Review captures a Charity that I consider to be in good order with robust finances, sound governance and a vibrant and effective programme of grants to individuals and those many organisations that we support.

Equally I sense no complacency. We are constantly reviewing our

situation, including the balance between income, expenditure and reserves, to ensure that we will be able to continue to protect the needs of our beneficiaries across the Army community on an enduring basis, particularly with all the current uncertainties.

I thank Peter Sheppard for his wise and experienced Chairmanship over the last nine years; he has added great value and handed the Charity over in excellent condition. He has been assisted by an able, experienced and supportive Board of Trustees who I also thank. Under their direction, a hard-working and effective staff are dealing proactively with their responsibilities and I am very grateful for their efforts.

Many charities are rather too ready to applaud their own achievements and ignore the contribution of others; I do not take that view. We must be ruthlessly focused

on those members of the Army community in need and, as a grant-making charity, we can only deliver effect to help them through those 'on the frontline' that we fund. Therefore, I would also like to recognise and thank our many supporters and partners. Without the former we simply could not deliver our responsibilities as the Army's National Charity.

Your support in terms of donations and your trust in us as a responsible and effective steward of that generous support is valued and appreciated. I also thank and acknowledge our partners, whether the Regimental and Corps charities or a huge variety of other delivery organisations. Supporting those in need will and must always be a team effort; thank you!

General (Retd) Sir Mike Jackson
GCB CBE DSO DL
President, ABF The Soldiers' Charity

Our Vision

That all serving and former soldiers and their dependants should have the opportunity to avoid hardship and enjoy independence and dignity.

Our Values

Integrity

The Soldiers' Charity is part of the Army's and Nation's fabric; we act accordingly.

Loyalty

We are loyal to the Army as an institution, its people and those who support us.

Commitment

We are approachable, effective and quick to respond.

Respect

We respect every individual and their needs.

Inspiration

We create opportunities and inspire others, with the emphasis on providing a 'hand-up' not a 'hand-out'.

Courage

We act on behalf of our beneficiaries without fear or favour, telling it as it is.



What we have achieved with your help in 2015-16

This has been a further year of welcome consolidation, as we continue to emerge from the impact of Afghanistan, and prepare for the undoubted challenges ahead. Meanwhile the commemorations associated with World War One remind us of the enduring needs that we must always be ready to meet as the Army's National Charity.

Our bedrock remains our grants programme - focused on achieving successful outcomes for our beneficiaries. Individual cases have fallen again slightly but are often of greater complexity and expense. Conversely we have spent 47% more this year on grants to some 88 delivery charities who operate world-wide and overall our total Charitable Expenditure has increased by 9%. We very much welcome this opportunity to do more.

This year most of our income streams have performed well - albeit helped by an exceptional one-off contribution. This is a huge testament to the hard work of the staff, our loyal supporters and those organisations which have chosen to donate. A highlight has been a generous contribution of £8.3 million from the Chancellor of the Exchequer's LIBOR fund. The resulting Afghanistan Fund will support families who have suffered for years to come. This demonstrates continued confidence in our ability to responsibly administer such funds on behalf of the Nation.

Two particular issues have also been foremost this year. First, we are acutely aware of the critical examination of charity behaviours, not least by the media. We have put much effort into confirming our governance arrangements and broader culture and ethos. As a Charity we have never sought the limelight, or chosen to only support more 'fashionable' areas of need, so in that sense we are well placed but equally never complacent.

Second, we have delivered a substantial surplus enabling us to add to our reserves. Whilst we exist to help those in genuine need now, in the current climate of astonishing domestic and international uncertainty and risks, this conservative approach looks especially appropriate. We also have to play a 'long game' - smoothing out periods of intense pressure, sustaining multi-million pound deficits at the height of the Afghan Campaign, with periods when we can rebuild for the next. We are in good shape to meet the undoubted future challenges - and equally we are not in the business of inventing need, or funding ill-thought through ventures, just because our current financial position is robust.

None of this would have been possible without the help of our supporters and donors and I reiterate we, and our beneficiaries, are most grateful.

Maj Gen (Retd) Martin Rutledge CB OBE
Chief Executive, ABF The Soldiers' Charity

Our Board of Trustees



Back row, left to right: Maj Gen (Retd) Malcolm Wood - Chairman Army Cadet Force, WO1 Glenn Haughton - The Army Sergeant Major, Peter Baynham - Former CEO, Non Exec Director and Chartered Accountant, Maj Gen (Retd) George Kennedy - Former CEO Royal Automobile Club, Andrew Freemantle - Former CEO RNLI, Paul Hearn - Former CEO Mizuho International Bank

Front row, left to right: Mary Fagan - Group Communications Director ITV Plc, Simon Martin - Former Senior Partner MacFarlanes LLP, Maj Gen (Retd) Peter Sheppard - Chairman of Trustees and former CEO of SSAFA, Lt Gen Sir Andrew Gregory KBE CB (Chairman of Trustees Designate), Maj Gen Rob Nitsch - Director Personnel

(Not present - Damien Francis International Consultancy and CEO)

How we have helped those in need

We work hand-in-hand with the Army and their Regimental and Corps Associations in all that we do. A key and unique element of our work is that we package support to particular needs, prioritising help as necessary. We have a thorough understanding of those needs, can allocate resources accordingly and then closely monitor outcomes.

We make grants to individuals through their Regimental and Corps charities, and support a wide range of specialist Service and non-Service charities and organisations which sustain the British Army 'family', both at home and around the world. SSAFA and the Royal Commonwealth Ex-Services League are our key delivery partners in this

regard - undertaking the bulk of our case work in the UK and overseas respectively. "Need" spans a huge array of issues but can range from an electric wheelchair for a serving soldier's disabled child, to a stair lift for an injured former soldier, to care home fees for a Second World War veteran, or a much needed respite break for a war widow and her young children.

All applications for assistance are judged on their merits but 'need' rather than 'want' is our guiding principle. We achieve this with a highly agile, and above all professional, grant-making process where requests are considered on a daily basis, with grants normally approved and payment made within 48 hours of casework being received.

The funding priorities for grants expenditure this year remain unchanged:

- ◆ **Priority One** Grants in support of individuals in need and the cost of any supporting case work.
- ◆ **Priority Two** Grants to Service Charities.
- ◆ **Priority Three** Grants to non-Service Charities/organisations supporting the Army family.

Expenditure in 2015-16

Grants in support of individuals	2015-16 £'000	2014-15 £'000	Change %
Routine grants to individuals ¹	3,345	3,826	-13
Quick Reaction Fund (QRF) grants ²	24	73	-67
Specialist Employment Consultants (SECs) ³	-	632	
Total cost of all individual grants	3,369	4,531	-26
Grants to charities	3,204	2,182	47
Direct Enabling Support to those in Need⁴	1,834	1,035	77
Total Charitable Expenditure	8,407	7,748	9

Case numbers in support of individuals	2015-16	2014-15	Change
Routine individual grants	4,839	4,954	-2
QRF grants	23	66	-65
Total Individual case numbers	4,862	5,020	-3

¹ This also includes grants previously identified under Individual Resettlement Plans (IRP) and grants to individuals through other charities; for example Revitalise, Poppy Factory and RBLI Lifeworks.

² Funding provided by H4H, to provide direct practical support to Wounded, Injured and Sick (WIS) personnel.

³ Function and funding now provided by MoD.

⁴ Reflects replacement of our Benevolent IT and other associated support.

In addition to direct grants, an extensive network of advice and support continues to be provided to a wide range of Service charities and other organisations - especially through the participation of the Chief Executive and the Director of Grants & Welfare as Trustees, Directors or in other capacities. Organisations supported in this way include: Cobseo, the Officers' Association (OA), The Army Dependents' Trust (ADT), Forces in Mind Trust (FiMT), Veterans Scotland and the Army Widows' Association amongst others.

Additionally, our Charity continues to act as 'landlord' to seven other charities/organisations within our central office. This support has both substantial real and opportunity costs for our Charity - but we have the greatest stake in encouraging co-ordinated activity across the Service charities. Our partnership of Service charities working together to resolve individual problems and share administration and support functions delivers real cost savings and the spread of best practice. Co-ordination, not duplication, is our aim.

Help to individuals

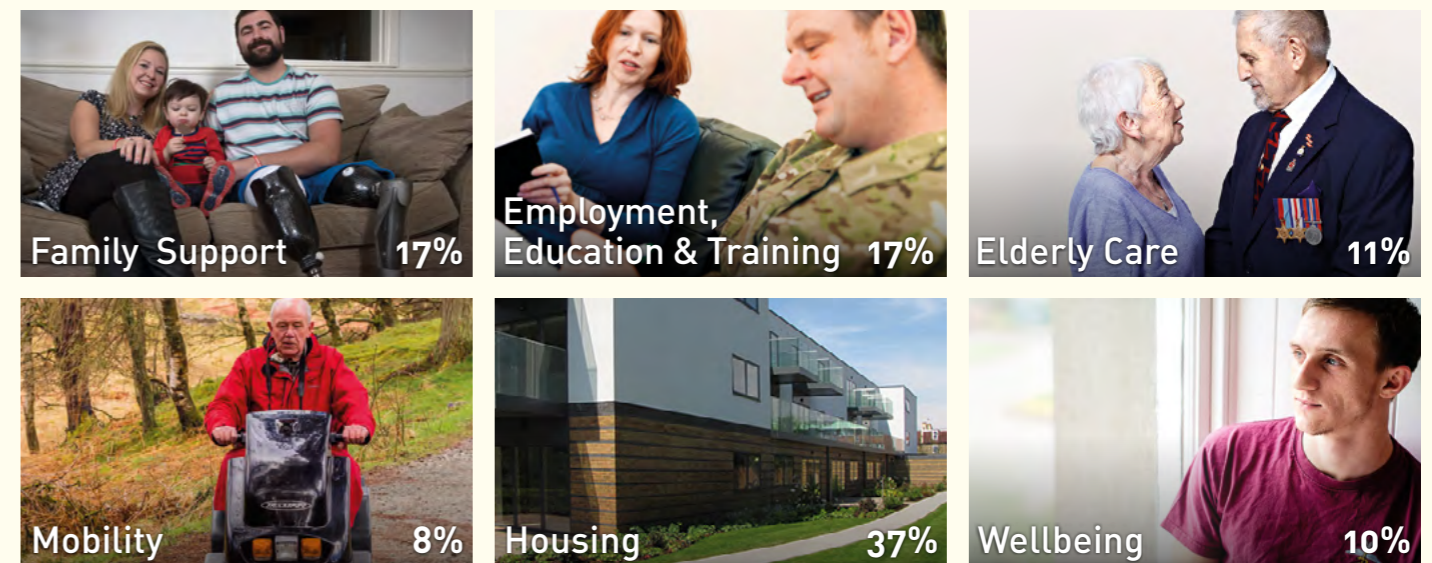
Overall case numbers have again decreased slightly this year, and this has provided a further period of stability after some years of significant increased load. We must continue to insure against the long-term requirements of every soldier and veteran in need. At the same time, we must be alert to a willingness of some younger veterans to seek what they believe to be their 'entitlement' from Service charities, often within a culture of "want" rather than "need."

As anticipated, with the cessation of combat operations in Afghanistan, the immediate demand for support to the Wounded, Injured and Sick (WIS) has reduced.

That said, downstream the "needs" of the WIS community will change as this cohort becomes older. It is extremely likely some individuals, who have transitioned with our support to civilian life, will potentially require greater assistance to sustain their independent living in the long term. This could be in the form of further home adaptations, new or improved mobility aids in the short to medium term, or later in life in the form of care at home, or in specialist care facilities.

All of this must continue against a backdrop of a huge variety of broader needs, from the youngest child to the oldest veteran.

Individual Grant Expenditure by type FY 2015-16



It is pleasing to hear from many of our beneficiaries who continue to tell us how important our grants have been in enabling them to move forward with their lives. Here are just some of the many thank you messages we receive:

“We would like to thank you most sincerely for the grant towards a stair lift. This has made a massive difference to the way we are able to live our lives and enables us to use the first floor of our house to the full once again.”

“I would like to say this was received with much appreciation and of great help at this sad time. Thank you for your kind generosity, my husband was extremely proud to have served his country.”

“I really cannot thank you enough and I hope that in the future I will be able to support your Charity which is doing such a fantastic job and helping people like my mum and making a huge difference to the quality of their lives.”

Some examples of our help to individuals:



Family Support

A 26-year-old veteran received a grant towards rent arrears. The former soldier served for five years, with operational service in Afghanistan, before being medically discharged. His partner is unable to work because of an injury. As a consequence they have fallen behind with rent payments. The Soldiers' Charity was able to assist the young couple resolve their immediate debt and, consequently reduce or eliminate the risk of much more serious difficulties arising.



Training

A 31-year-old veteran received a grant towards retraining. The former Corporal had retired from the service after an operational tour in Afghanistan in order to give his wife and young child some stability. Unfortunately, through no fault of his own, he was made redundant from a number of low-paid jobs which alongside health issues contributed to a breakdown in his marriage. The Soldiers' Charity was able to fund a Light Goods Vehicle Course in order to improve the veteran's chances of obtaining permanent employment and rebuilding a stable family life.



Wellbeing

We assisted a 25-year-old serving soldier due to be imminently medically discharged. He had been extensively injured in Afghanistan which left him unable to enjoy the outdoor activities that he had previously enjoyed. We awarded a grant towards an off-road wheelchair which enabled him to regain some quality of life and independence as well as giving him a well-needed boost to his morale.



Elderly care

A 92-year-old veteran received a grant towards care-at-home top up fees. The WW2 veteran was captured whilst serving in Tobruk, North Africa, and shipped to a German Prisoner of War camp in Poland. The gentleman is blind and confined to a wheelchair, and requires 24-hour care. He was able to contribute some funds towards his care at home costs, but could not meet the increased deficit between the local authority contribution and the full cost of care. The Soldiers' Charity was able to step in to allow the ex-Prisoner of War to remain in his home of 45 years.

The Semples

Our Charity helped the Semple family whilst Bob, a 62-year-old veteran, was held hostage in The Yemen. Bob Semple spent a full 22-year career in the British Army, before working in the Middle East. In 2014, he was kidnapped and held by al-Qaeda terrorists for more than 500 days. He was incarcerated in a single room and chained to the wall, with barely one meal a day, suffered damage to his legs and kidney function, and was infested with lice.

Whilst he was in captivity, our Charity was very discreetly helping Bob's wife Sallie during these extremely difficult circumstances. With three boys and working full time as a nurse, Sallie was living with the possibility that her husband would never come home. Out of the blue, Bob was rescued and is now safely at home.

As the Army's National Charity we do, on occasion, work very closely in partnership with other organisations and Government - sometimes on extremely sensitive cases.

Bob said:
"It was brilliant, I hoped someone was looking after them, to find out The Soldiers' Charity actually had been, restored my faith in humanity."



How we fund other charities

This year, we have funded 88 delivery charities and other organisations, which collectively operate across 55 countries. Some receive substantial six-figure grants - others are much smaller in support of local or niche areas of need. We have the resources and breadth of visibility to make sure these grants go to the most appropriate charities where the best outcome can be achieved.

This is supported by a range of mechanisms we have in place to appropriately monitor the outcomes

of all our grant-giving programmes - including in the order of fifty Trustee-level visits. Importantly, we build relationships with our partner delivery charities and often spend a great deal of effort on advising them how to request funding and make the most appropriate use of our available resource. This can frequently result in our Charity choosing to fund individuals going through a delivery charity's programme rather than providing a general grant to the organisation.

Some examples:



Spinal Injuries Association (SIA)

SIA provides services and campaigns on behalf of their membership to improve their lives and empower them to achieve independence. They offer a package of support to the Armed Forces community and recently this has expanded from those newly injured at Headley Court to life-long support for Veterans. This year, our grant has helped to fund the Armed Forces Peer Support Service which supports an average of 6 individuals



and 2 relatives and friends each month, providing support, that in many cases, has transformed lives. The Peer Support Officers draw on their own experience of living with a spinal cord injury to provide practical help and encouragement when it is needed most. So far, 90 people have benefited from the Peer Support Service and have said that as a result of the support offered, they feel less isolated and more optimistic about the future.



ASAP

The Armed Services Advice Project (ASAP) delivers information, advice and support to members of the Armed Forces Community through a Scotland-wide helpline and face-to-face casework in ten regions. It is delivered through the Scottish Citizens Advice Bureau service. Our Charity has supported this project since its launch in 2010, and last year ASAP was able to help 1,876 veterans with issues such as income, employment and housing.



QEHB Fisher House

Fisher House UK is run by the Queen Elizabeth Hospital Birmingham Charity on the site of the Queen Elizabeth Hospital Birmingham. It is an 18 bedroom 'home from home' for military patients' friends and families to stay free of charge whilst their ill or injured loved ones are receiving treatment at the hospital. This year, our Charity is funding a family bedroom, enabling families to visit more frequently and to gain support from other residents in the house who are going through similar experiences.



The Poppy Factory

The Poppy Factory's vision is that every disabled veteran should have the opportunity for meaningful work. The journey from unemployment, through the 12 month in work support period takes an average of 18 months. Our grant has contributed to The Poppy Factory being able to support 44 Army veterans into new roles and a further 165 have sustained their role beyond 12 months. This has enabled the individuals to gain financial independence and has increased their sense of well-being and self confidence.



SkillForce

SkillForce is an education charity employing former Armed Forces personnel as role models to help young people succeed in life - 66 of whom are Army veterans, of which 14% are wounded, injured and sick. Our Charity has provided a grant to help fund the training of these Veterans in behaviour management, safeguarding, coaching and mentoring. Transitioning from the Army into this environment enables the Veterans to not only transform their own lives, but those of young people.

A journey of support – an illustration of what makes our Charity different

A key and unique element of our work is how we package and optimise support to each case of need. Many of our beneficiaries have been helped by our Charity through a number of different mechanisms - all focused on the best possible outcome. Some individuals will receive a grant directly through their Regimental or Corps charities; others

may receive support from a delivery charity whose programme(s) have been funded by us to achieve a particular outcome. Often we may then provide additional funding to those individuals whilst they are on those programmes. All of this is done in collaboration and co-ordination with our delivery partners. 'Adam's Story' illustrates such a pathway.

'Adam', a young veteran has through no fault of his own, and partly as a result of his service, been made both unemployed and homeless. He is estranged from his wife and has a young daughter. He has had to spend the last 6 months staying with friends.

Guided through The Soldiers' Charity website, Adam is put in contact with a SSAFA caseworker. Last year our Charity provided £150,000 to fund SSAFA's Army related casework.

SSAFA put Adam in contact with Launchpad who provide short term accommodation. Our Charity provided Launchpad with £100,000 which enabled them to create a new facility in Newcastle.

Adam receives a Starter Pack of essential items for use in his room at Launchpad to give a semblance of normal family life. We award individual grants of £1,100 towards these 'Starter Packs' direct to Army veterans.

Although now more settled, Adam is diagnosed with mental health issues and he is referred to Combat Stress. Our Charity provides a substantial grant to Combat Stress on an annual basis - last year £220,000.

Adam attends a 6 week intensive rehabilitation programme but needs a respite break. Our Charity has provided the Not Forgotten Association with £40,000 this year to, amongst other things, provide respite breaks.

Adam returns to Launchpad and is put in contact with Future For Heroes, which provide residential courses. Our Charity provided £50,000 to the latter charity for individuals to attend 1-week self development courses.

Adam is now ready to embark on a training course prior to seeking employment. We provided £2,000 towards his course - provided in association with Regular Forces Employment Association which received a grant of £256,000 last year.

Adam is further directed to Salute My Job who help him access employers. We provided a grant of £35,000 to Salute My Job towards its veteran focused recruitment consultancy.

Adam is offered a full-time job, however, he needs some help buying the necessary tools. Our Charity awarded him £1,000 to help cover the cost of these tools - to kickstart his new job.

Now with a regular income, Adam is keen to secure a property and is put in touch with Haig Homes. Our Charity made a grant of £50,000 to help support Haig Homes - a leading provider of veterans housing.

With a home and a full-time job, Adam can now support himself and his child. He has regained the self-esteem he had in the Army. Our Charity provide a top-up grant towards white goods for their new home.

This is not the end of Adam's Story

We know that life can be full of unforeseen events, however, we pride ourselves on being responsive, making a difference at a critical time in people's lives, whether now, or well into the future as we continue to be here 'For soldiers. For life'.

Steven Price Brown

Steven joined the Army Reserves at the age of 40, embarking upon a short but intense military career with The Grenadier Guards in 2012. The impact of seeing a number of his friends being injured or killed in action meant that Steven's mental health started to deteriorate after the tour.

Upon his return to the UK, Steven sought help from several Service Charities including Combat Stress, Veterans Aid and later Turn to Starboard; organisations which he credits with giving him the tools to move on from his turbulent post-Army period.

The Soldiers' Charity has given support to all these charities, assisting with the recovery of Steven and many others. Support that Steven acknowledges as being instrumental in his post-Army journey:

"Pretty much since the moment that I landed in the UK, The Soldiers' Charity silently had a hand on my shoulder. It's given me the strength to look forward and to maybe just puff my chest out a bit more, stand a little bit taller and to believe in myself... What it's done psychologically and in regard to my recovery is huge."



The Charity which delivers

We have been named as the number one charity nationally, to 'Deliver on its Promises' in the most recent findings of Third Sector, the UK's leading publication for the voluntary sector. We are proud to operate with integrity and in close partnership with the Army to provide much needed assistance.



Charity beneficiaries, left to right:

Andy Garthwaite – Queens Royal Lancers, Neil Heritage – Royal Signals, Kenneth Kwogynega – Royal Electrical and Mechanical Engineers, Ben Rishton and family – Royal Regiment of Fusiliers, Gary Jamieson and family – Scots Guards, Les and Jeanette Fryatt – Royal Artillery

Fundraising – how our money is generated

Our grants programme is only made possible through fundraising. In sharp contrast to many of our partner charities, we receive no public funding (less any allocation of LIBOR money) or income arising from service contracts, so are completely reliant on a wide

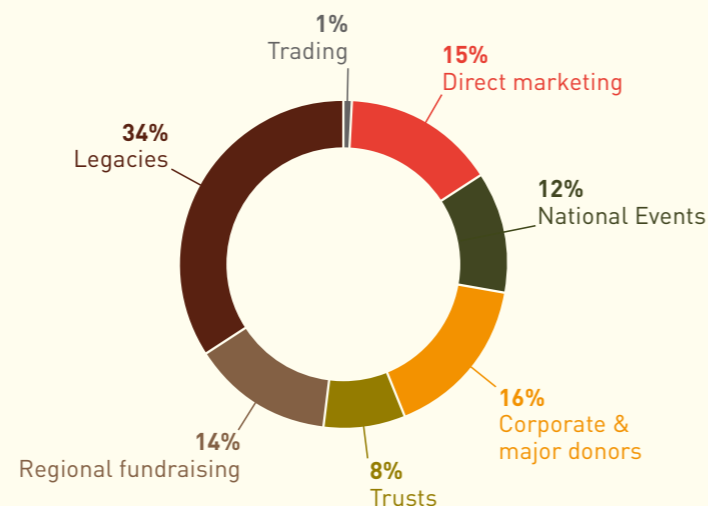
range of supporters; our deepest gratitude to all those who make our grant making possible.

Building on the success of last year, we have had another outstanding year – our total income was £22.8m compared to £20.3m in 2015.

Sources of fundraising income

Our fundraising income comes from a diverse range of activities, working on the basis that we should not be over-reliant on only a few fundraising income streams, but should in effect spread the load, and the risk, across a number of income streams – this has again proved to be an effective strategy, with most streams performing well once again this year.

This diagram shows those income streams secured by our National and Regional offices. It does not include investment income and charitable donations from the Regimental and Corps charities, nor does it include this year's one-off LIBOR grant.



Our partnerships

We are extremely grateful to all of the organisations which support our work with soldiers, veterans and their immediate families. This year, as always, we have received fantastic support from a huge range of individuals, companies and Trusts and Foundations, both large and small, all of which is vital to enabling us to continue with our charitable aims.

Corporate support

Our corporate supporters include well known international organisations such as Barclays, BAE Systems, MBDA, KPMG and Alliance Trust. Of equal value to our Charity is the small, and often regional support, we receive from a huge variety of diverse companies throughout the UK. For more information please contact Charlie Strawa, Corporate Account Manager on 020 7811 3963 or via email at cstrawa@soldierscharity.org

Trusts and Foundations

Each year our Charity typically receives significant donations through Trusts and Foundations. Such gifts enable our Charity to respond to specific areas of need across the country in line with the priorities of our funders, supporting more members of the Army family in accessing the specialist individual help they need.

We continue to be truly humbled by the wide variety of Trusts and Foundations which support our Charity, from small Family Trusts and Community Foundations to larger national bodies.

Many of our Trusts continue to support us year after year, entrusting our Charity to use their valuable donations in an expedient and targeted manner.

It is such committed donations which allow our Charity to continue to deliver on its promise to support soldiers, veterans and their immediate families now and well into the future.

We take great pride in keeping our funders updated on our activities and sending them regular reports on how their support is making a difference to the lives of our Army family. We are always keen to promote our funders and meet with them to discuss our work and any particular areas of interest. For more information please contact Emma Lacy, Trusts and Major Donors Manager on 0207 811 3234 or via email at elacy@soldierscharity.org

RIFT



Chief of Staff Robin Bacon and Olly Clark pictured with Jan and Bradley Post from RIFT. Royal Engineers Officer Olly rowed across the Atlantic for our Charity with team mate Dan Parsons and visited the RIFT team on his return.

Managing Director Jan Post established RIFT in 1999 to help workers get their entitled tax refunds and is particularly proud to be doing just that on behalf of our Armed Forces.

“The Armed Forces do a great job for our country and we’re delighted to support them in any way possible. We speak to over 500 soldiers a week to claim their tax money back. We want to help our service personnel clients as much as we can – they spend a lot of time away from their family and friends. We’re proud to support The Soldier’s Charity and the invaluable work that they do helping service personnel facing tough times.”

The Honourable Artillery Company



The Army Crusaders and the UK Parliamentary FC line up ahead of their match

In July 2015 we entered into a partnership with the Honourable Artillery Company (HAC) called HAC1537 after the HAC’s founding year.

Highlights of the partnership, so far, include a football match between the MPs and the Army Crusaders teams, a fireside chat with historian David Starkey, and the Regiment getting very muddy taking part in Back 2 the Trenches.

We are looking forward to the second year as we have many more exciting activities planned, including a cricket match featuring England Ashes-winning legends.

National events

This year has been a tremendous one for the National Fundraising Team. The launch of our Fundraising Army has united fundraisers from across the country, rising through the ranks by raising money for our Charity. The Big Curry Campaign is also seeing

rapid growth as hundreds of individuals, groups and companies get together to enjoy a curry. From a spiced cookie to a Big Curry Lunch with the Lord Mayor of London. Just one example of our huge range of National events.

Big Curry

The Big Curry Campaign continues to grow each year with individuals, groups of friends, army units and companies hosting a Big Curry.

The Barclays Big Curry is now in its fourth year and has now raised over £100,000 for our beneficiaries. New to The Big Curry this year was

Chilli Cookie Roulette. Made by Queen of Hearts, the challenge to pick the tasty - not the chilli - biscuit was taken on around the country.

The game attracted press coverage from *BFBS*, *The Ulster Star*, *Get Surrey*, *All That I'm Eating* and *Binny's Kitchen*.



Fundraising Army

The Soldiers' Charity Fundraising Army supports our Charity through our flagship sporting events such as the London Marathon, Berlin Marathon, Royal Parks Half Marathon, Frontline Walk and the CATERAN Yomp.

Each participant is enlisted as a 'Private' and through their fundraising efforts are promoted up through the

ranks of our Fundraising Army. The Fundraising Army has an active Facebook group and online community where participants can share their fundraising tips and nutritional advice. Once a week the participants will receive an update on their rank within the Fundraising Army, based on their latest fundraising total.



A big thank you!



FUNDRAISING ARMY TOGETHER FOR THE SOLDIERS' CHARITY

From marathon running to organising an event for thousands, from Ambassadors to our President, our volunteers do a fantastic job each year in support of our Charity. Our huge community of volunteers give up their time and devote so much energy and effort in

raising money for our beneficiaries. Every person who is part of this - whether they're manning a stall, collecting donations, speaking, running, eating or any one of a hundred other ways of raising money - we salute you.

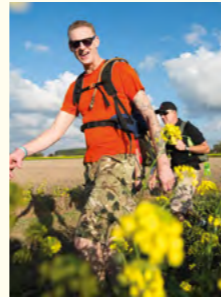
Frontline Walk 2015 and Waterloo Uncovered

Frontline Walk 2015

Our annual Frontline Walk follows in the footsteps of those who fought on the Western Front and travels to the major battle sites which played such a big part in shaping Britain and Europe as we know it today.

The 2015 Walk covered 100km in three days across the Western Front of France and Belgium with participants

raising funds for our Charity. Starting at the Lochnagar Crater, on the Somme, and finishing at the Menin Gate in Ypres, with the Ceremony of the Last Post. The top three fundraisers in the Soldiers' Charity Frontline Walk team laid a wreath at the Menin Gate at the daily final salute to the fallen.



Ian Houghton

Ian completed the entire walk clad in the uniform of a RAMC Stretcher Bearer (complete with 100 year old 'seat' stretcher), in recognition of the often 'unsung' work these men did. Not one to shy away from a challenge, he even had an authentic pair of hob-nail boots - which completely destroyed his feet.

Ian completed the walk in memory of his distant cousin and his Great Uncle. His cousin was Pte. Reginald Rudge of the 2nd Worcesters who died aged 23 at Festubert, May 16th 1915 and is remembered on the memorial wall at Le Touret as he was never found. His Great Uncle, Pte. William John Rudge, 7th Coy Machine Gun Corps, also died aged 23 during the first German attack on Vimy Ridge, May 23rd 1916. William is buried in Ecoivres Military Cemetery, Mont St. Eloi.

Ken Robinson

Ken served in the Royal Navy for 23 years, and both his sons served in the Army. One of Ken's sons, Richard, lost his life in Afghanistan in 2009. He was mentoring the Afghan National Army when his patrol came under fire and Rich was hit by RPG fire - sustaining wounds which he did not survive.

Ken took part in the Walk as a tribute to Rich. The support he received from Rich's regiment and from military charities completely overwhelmed him, and he better understands the long-term support needed for Rich's team. These were young men who had fought alongside him, tried desperately to save him, and who then had to go back out the next day, and the next, and do the same patrols after this harrowing experience. Several of them suffered long after the event as a consequence of what they had seen and experienced.

"Walking through the different areas you get a real feel for what it was like back then"

Kevin Wenderott

"A fantastic experience. Something that will live with me for the remainder of my life."

Peter Stevenson

"What these men sacrificed 100 years ago means so much to me."

Tom Saunders

Sgt Godfrey Morris

Sgt Godfrey Morris is serving with The King's Troop, based in Woolwich. Godfrey took part to follow in the footsteps of his regimental ancestors, the Royal Horse Artillery (RHA). The RHA consisted of many different units and they saw service throughout WWI. For example, they took part in the preliminary bombardment of the German trenches on the Somme between 24th June and 1st July 1916, and were positioned all along the 18-mile front from Gommecourt to Carnoy.



"The terrain was breath-taking and moving at the same time, but the best thing was the camaraderie - everyone helped each other, it was brilliant!"

Robert Scalzo

"On the last day at the Menin Gate, tears flowed and chests heaved with pride. Myself, I was quiet, the enormity of the loss of life truly hitting home."

Steven Hall



For more information or to take part in the Frontline Walk contact Amy Kenyon on akenyon@soldierscharity.org.

Waterloo Uncovered

Last year our Charity supported 88 charities and organisations delivering on our behalf, many of which are large, well-known, national charities.

We are often the biggest single source of funds for these organisations - recognizing that a substantial majority of those in need have an Army background. Equally importantly, we also fund smaller charities and organisations with quite specific and tailored objectives - one such charity is Waterloo Uncovered.

Mark Evans, one of the founders of Waterloo Uncovered, studied archaeology before joining the Army, and was himself medically discharged before being diagnosed with PTSD:

"Waterloo is the most written about battle in the history of the world, but when we were there next to nothing had been done. We did the first substantial project. When

you are working on a dig, you're outside, it has a lot of synergy with the Army - physical work, banter. There is almost a meditative aspect to it - slow repetitive work, which allows you to focus on something else. There's also a romance to it, an intrigue, and interest in it. It's something really exciting. It's treasure hunting!

The project offers a number of different things - there is even a potential clinical aspect and research is going on around that at the moment. I'd come across a lot of soldiers and veterans in my own recovery. Half the battle is finding some sort of impetus to get up and do something.

If you can them an opportunity, that there might be some sort of purpose, then there are truly educational and employment opportunities. You need to be a good worker, and be able to follow instruction - in essence what it takes to be a good soldier!"



Members of the Waterloo Uncovered team excavating a site at the Hougoumont Farm, where the British first faced Napoleon's Army in the Battle.

Our work in the Regions and Worldwide

Every region of the British Isles and beyond has played an incredibly important role for our Charity, raising significant funds and - most importantly - raising public awareness of our Grants and Welfare programme.

Crucially, our regional staff, volunteers and supporters have continued to enjoy the various fundraising activities, as well as raising in excess of £2.5 million for our Charity. The thirteen regional offices (which now includes an office in Cardiff) remain co-located with Army units, enabling us to work closely with Unit Welfare Officers, Commanding Officers and the Regional Headquarters - our close relationship, as the Army's National Charity, remains as strong as ever.

We have continued to organise or be involved in many events across the globe. From the Chatsworth Country Fair in Derbyshire and the Great North Run, to the Royal Salute in Hillsborough Castle, Northern Ireland and other events as far afield as the Falkland Islands and Cyprus. Also, we are extremely fortunate to receive a very substantial donation from the ever popular Royal Edinburgh Military Tattoo, which helps sustain our grants programme throughout Scotland.

Finally, a big thank you to all of our fantastic volunteers. Without your selfless commitment and dedication our Charity would not be in such a strong position to support those in need. Well done to all of you!

Red, White and Blue Day

More than 135,000 pupils from across the UK took part in Red, White and Blue Day 2015, the annual school fundraising day for The Soldiers' Charity, the Royal Navy and Royal Marines Charity, and the Royal Air Force Benevolent Fund.

RWB Day 2015 celebrated the 75th anniversary of the Battle of Britain. A special lesson plan, film and postcard competition was created for the day, which raised nearly £60,000 for the three charities.

The day was a great success and thoroughly enjoyed by all those that took part. RWB Day 2016 is focused on two key events from 1916 - the Battle of the Somme and the Battle of Jutland. www.redwhiteblueday.co.uk



"We had a great day dressed in red, white and blue. We linked our poetry topic throughout the school to war poems and had a performance at the end of the day."

Burlington Primary School, Cumbria

"We had a fabulous day. Paper aeroplanes were flying around the playground during our inter-house 'Battle of Britain' competition."

Aston Clinton School, Aylesbury.



Members of the Tiverton Detachment, Devon ACF taking part in their 'Exmoor Tab' en route to raising over £2,100 as part of their entry to the annual Revision Trophy competition.



Almost 40 fundraisers took part in Born Survivor at Capesthorpe Hall, Cheshire, in September. Nearly £8,000 was raised on the day.



Each year, cadets from Exeter UOTC support our Charity through fundraising events and collections. In 2015 they took part in Exeter's Great West Run, raising over £600 and subsequently raised more than £2,000 following an 'auction of promises' at their Christmas party.



Our Charity has a long-standing partnership with The Gurkha Welfare Trust (GWT), and provided £50,000 to the GWT Earthquake Response Fund following the events of 2015 in Nepal. This was in addition to our normal, very substantial, funding which we provide to deliver support for Gurkhas in the UK - allowing the Trust to focus on Nepal.

Why our profile matters

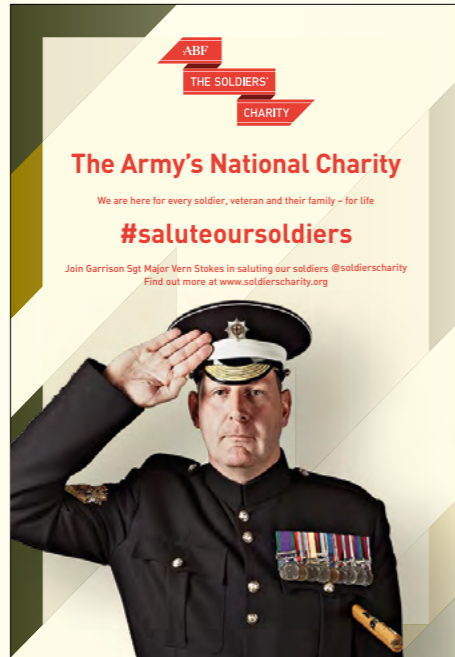
Public relations and marketing are vital to keeping our work in the public eye. From maximising the media attention gained by HRH Prince Harry attending The Lord Mayor's Big Curry, to creating strong, visual

marketing campaigns around Armed Forces Day; activities like these mean more people know about and understand our work, increasing the likelihood of them donating or fundraising for our soldiers.

Armed Forces Day:

We ran our **#saluteoursoldiers** campaign for Armed Forces Day this year. We were the chosen charity of the national Armed Forces Day event in Guildford,

and used this opportunity to have an interactive stand and run a dedicated advertising campaign in the Guildford area.



Clockwise from top left: Chief of Staff Brigadier (Retd) Robin Bacon greeting former Prime Minister David Cameron at Armed Forces Day in 2015; W01 GSM Andrew 'Vern' Stokes and James Blunt performing salutes for our **#saluteoursoldiers** campaign; Head of Communications Wendy Searle with a group of re-enactors enjoying Armed Forces Day and supporting our Charity.

Our advertising campaign also featured R&B band Blue



Digital

We are a digital-first organisation. This means we are constantly looking to use technology to communicate with our supporters, the Army and our staff.

Our new website has been launched and offers better, more intuitive navigation, as well as more options for online donations.



Our sponsorship

We are supporting a number of Army sports teams, expeditions and endeavours, as part of our communications and marketing work. It is important for us to support our soldiers in extending the limits

of human endurance, or to provide opportunities for young or veteran soldiers, and in order to maximise brand recognition. We are proud to have been able to sponsor:



SPEAR17
SPEAR17 is an Army Reserves expedition to the South Pole. They will travel more than 1,000 miles across the Antarctic. The team is supporting our Charity by raising awareness and funds. Find out more at www.spear17.org



Army Cycling
Army cycling is an ever-growing and accessible sport with many disciplines. By supporting them, we are supporting access to a wide variety of competitions at every level, inside and outside the Army.



Kartforce
Our Charity is supporting Team BRIT, part of Kartforce. The team is aiming to be the first team of injured soldiers to take part in the famous Les Mans 24 hour race. We wish them the very best of luck!

Third Sector Brand Index – “The number one charity delivering on its promise.”

“Strikingly effective publicity work”

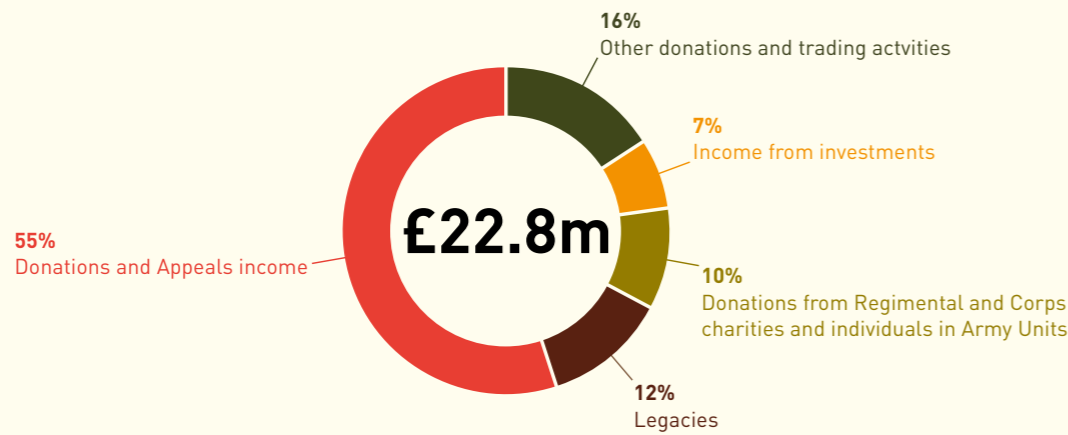
“delivering the goods in terms of generating donations”

“The best score in the index for ‘delivering on its promises’”

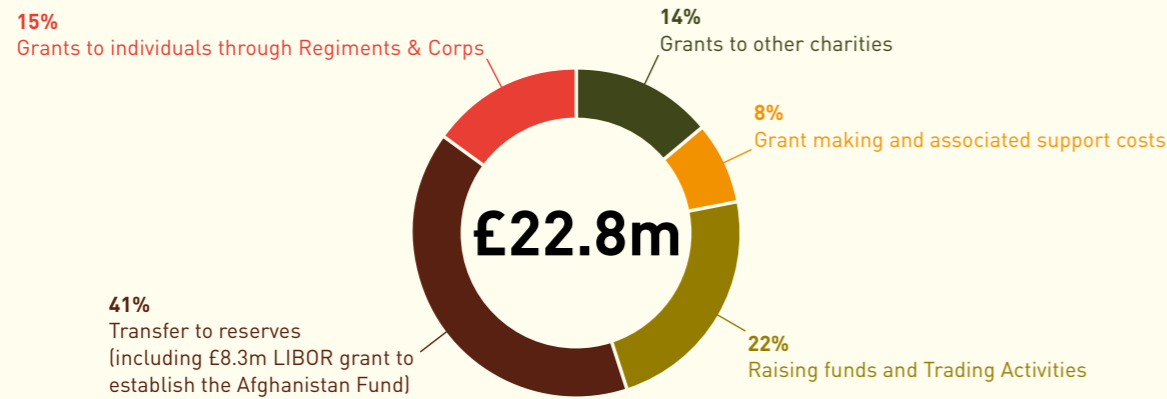
The most recent Third Sector Brand Index showed that we are among the top 150 charities in the UK, and one of only seven military charities to be included in the results. We were delighted to score very highly in a number of areas, including being the number one most trusted charity to deliver on its promises.

Financial overview

Where our funding came from in 2015-16



Where our money went in 2015-16



'For Soldiers - For Life'. Safeguarding our future

As the Army's National Charity, and therefore essentially its 'Strategic Reserve' against future needs, we must be there for the long haul - especially in uncertain times such as now. Accordingly we hold our reserves in three different forms as shown here.

£52.05m Designated Funds

These include:

- ◆ A reserve to cover two years of our grants, grant expenditure by the Regimental / Corps charities on whom we rely for first line support and cover for the Army Dependants' Trust in the event of a period of sustained and large scale conflict.
- ◆ The Northern Ireland Special Relief Fund which we administer on behalf of the Nation.
- ◆ The Afghanistan Fund (£8.3m), which we administer on behalf of the Nation, and which will be distributed over many years to specifically aid the families of those who have fought in Afghanistan.
- ◆ The Relocation Fund (£10m) to cover our requirement to move the head office by 2021, and as importantly, continue to provide facilities for those seven charities currently co-located with us and others as required, reinforcing our desire to encourage joint working and sharing of overheads.

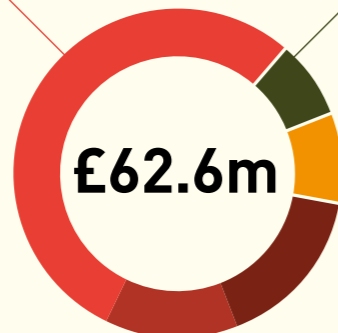
£5.03m Restricted Funds

These include:

- ◆ The Falklands Fund and the Gulf Trust which we administer on behalf of the Nation.
- ◆ The George Purse Trust Fund to support the welfare needs of ex-Army Personnel and dependants.

£5.5m Unrestricted Funds

A contingency reserve to cover one year of our non-grant making costs.



Financial performance for 2015-16

	2015-16 £'000	2014-15 £'000
Income from:		
Donations and appeals income	12,513	10,202
Legacies	2,707	2,906
	15,220	13,108
Donations from Regimental & Corps charities and individuals in Army Units	2,338	2,068
Income from Investments	1,567	1,690
Other trading activities	3,718	3,505
Total income	22,843	20,371
Expenditure on:		
Grants to individuals through Regiments & Corps	3,369	4,531
Grants to other charities	3,204	2,182
	6,573	6,713
Grant making and associated support costs	1,834	1,035
	8,407	7,748
Raising funds and trading activities	5,320	6,599
Total expenditure	13,727	14,347
Net income - before net (losses) / gains on investments	9,116	6,024
Net (losses) / gains on investments	(1,563)	3,435
Net income	7,553	9,459
Fund balances at 31 March 2016	62,576	55,023

Drawn from the Annual Report and Consolidated Accounts for the year ended 31 March 2016.

This year the proportionate cost of generating donations has again fallen significantly, although this largely reflects a further increase in our income as well as the continued efforts to drive down operating costs. In summary, we dispersed grants and other support of around £3.40 for every £1 spent on generating income.

As a pure grant-making charity, our costs will always remain comparatively high: we bear the entire cost of raising funds, which are then passed to our partner charities to make use of essentially for free; we bear the costs of essential elements of Army Welfare activity, including much of their casework costs and the underpinning benevolence IT architecture (the Casework Management System) and we cross-subsidise a number of our partners. This year we have made substantial further investments in our grant making operating

software and the associated audit processes to make sure our grants are spent effectively on those in greatest need. All of this has both substantial real and opportunity costs for our Charity, but we have the greatest stake in encouraging co-ordination across the Service charities, given a substantial majority of all cases across the sector relate directly to Army personnel.

This year we have again added to our Reserves - but equally we fully understand that if/when the Army again sustains significant operational casualties we may well need to sustain substantial operating deficits as we have in the past.

All of this reflects our role as the 'safety net' for the Army as a whole and the need to play a 'long game'. 'For Soldiers - For Life' is a commitment, not a mere strapline.

Our Offices

Head Office

ABF The Soldiers' Charity, Mountbarrow House,
12 Elizabeth Street, London SW1W 9RB
T. 020 7901 8900
E. info@soldierscharity.org

East Anglia

ABF The Soldiers' Charity, Building P04,
Room 6, Merville Barracks, Circular Road South,
Colchester, Essex CO2 7UT
T. 01206 817 105
E. eastanglia@soldierscharity.org

East Midlands

ABF The Soldiers' Charity, Chetwynd Barracks,
Chilwell, Beeston, Nottingham NG9 5HA
T. 0115 957 2103
E. eastmidlands@soldierscharity.org

Home Counties

ABF The Soldiers' Charity, Wellington House,
St Omer Barracks, Aldershot,
Hampshire GU11 2BG
T. 01252 348 270
E. homecounties@soldierscharity.org

London

ABF The Soldiers' Charity, Wellington Barracks,
London SW1E 6HQ
T. 020 7414 3321
E. london@soldierscharity.org

Northern Ireland

ABF The Soldiers' Charity, Bldg 45,
Thiepval Barracks, Lisburn BT28 3NP
T. 02892 678 112
E. ni@soldierscharity.org

North East

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

North West

ABF The Soldiers' Charity, Fulwood Barracks,
Preston PR2 8AA
T. 01772 260356
E. northwest@soldierscharity.org

Scotland

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

South East

ABF The Soldiers' Charity,
Brompton Barracks, Chatham
Kent ME4 4UG
T. 01634 822 408
E. southeast@soldierscharity.org

South West

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

Wales

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

West

ABF The Soldiers' Charity, Bldg 750,
Picton Barracks, Bulford Camp, Salisbury,
Wiltshire SP4 9NY
T. 01980 672337
E. west@soldierscharity.org

West Midlands

ABF The Soldiers' Charity, Building V5,
Venning Barracks, Donnington, Telford,
Shropshire TF2 8JT
T. 01952 674 323
E. westmidlands@soldierscharity.org

ABF The Soldiers' Charity ("the/our Charity") is an incorporated charity registered with the Charity Commission for England and Wales with Charity No.1146420, and in Scotland with the Office of the Scottish Charity Regulator with Scottish Charity Register No.SC039189. ABF The Soldiers' Charity is a company limited by guarantee in England and Wales (07974609) and was incorporated on 2nd March 2012.

Registered Office:

Mountbarrow House,
6-20 Elizabeth Street,
London SW1W 9RB
T: 020 7901 8900
E: fundraising@soldierscharity.org
W: soldierscharity.org

Working in co-operation with our US counterparts the Soldiers Fund – which supports both US and UK Service Personnel.



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of Service Charities



Fundraising
Standards Board

