



CERTAINTY IN AN UNCERTAIN WORLD

ANNUAL REVIEW 2021

ssafa | the
Armed Forces
charity

Regulars | Reserves | Veterans | Families

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CERTAINTY IN AN UNCERTAIN WORLD

A message from our National Chair

Last year was another exceptional year as the pandemic and its restrictions still affected everyone. Through our network of branches in local communities and service committees on military bases, our employees and dedicated volunteers continued to offer practical, financial, and emotional assistance to 66,000 beneficiaries, with more than £8.6m awarded in welfare grants in 2022.

We saw a significant increase in the number of people with social isolation and loneliness issues, alongside the daily challenge of food poverty. Our tailored services provided immediate crisis support within 24 hours to those who were unable to feed or clothe themselves. This short-term financial help gave our branches the time to carry out a full casework assessment. Occupational therapy (OT) assessments, part of our OT Practice service, have so far provided more than 300 referrals, replacing the lack of OT assessments from local and other providers due to Covid-19 restrictions. This has enabled those isolated in their homes due to mobility issues, to start to regain their independence.

Our free confidential helpline, Forcesline, handled more than 27,500 enquiries with telephone contacts increasing significantly at the end of 2021 when they returned to pre-Covid levels. Throughout the year, our teams responded to a dramatic increase in those needing help with housing, debt and food poverty issues, as well as those struggling with the challenges of social isolation and loneliness.

In 2021 we took the first steps towards optimising our network, providing a timely and quality assured service for the next decade and beyond. The establishment of regional hubs supports our volunteer network and reduces the administrative burden, while ensuring consistent, timely and a quality assured service. Initial results from the pilot regions show benefits, such as 97% of calls dealt with on the same day, beneficiary appointments made within five days and a positive impact on local volunteer recruitment.

During the last year there has been a much better than expected fundraising environment, despite the continued challenges of Covid-19 restrictions. The reduction in our fundraising has been reversed and most of our income areas outperformed their targets in 2021. I am delighted that several of our key fundraising events resumed with more face-to-face events taking place. Legacy income also performed extremely well and an additional 3,300 new supporters joined SSAFA.

We still have a long way to go for financial and emotional recovery from the pandemic, but after a testing period for all of us, we hope the future is less threatening. The last two years have been one of the biggest challenges SSAFA has faced in its 137-year history. This report demonstrates how we were able to continue to respond flexibly and effectively to meet the demands of those who needed our help and provide vital support when it mattered most.

Finally, we would not be able to deliver all that we do, without our incredible volunteers, and our many corporate and commercial partners, who continue to provide much needed resources. Thank you for your dedication and hard work. This commitment is vital as we continue to help the Armed Forces community, whenever and wherever they may need us.



Lieutenant General
Sir Gary Coward KBE CB
National Chair



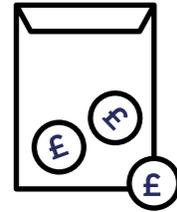
“ We were able to ... meet the demands of those who needed our help and provide vital support when it mattered most.”

— Gary Coward, National Chair, SSAFA, the Armed Forces charity



OUR KEY 2021 SUCCESSES IN NUMBERS

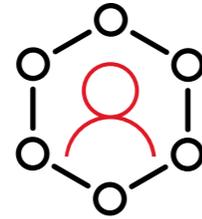
OUR WELFARE SUPPORT



More than

£292,000

was allocated to those in urgent need during the Covid-19 pandemic by our Welfare Grants team.

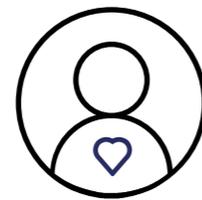


16,538

visits and cases were completed by our volunteers.

£8,638,271

was raised in welfare grants for our beneficiaries by our SSAFA volunteers.



We supported

66,744

individuals with our charitable services in 2021.

£18,800

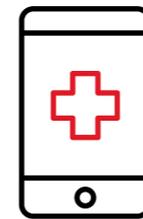
was awarded by our service committees to serving personnel and their families on military bases in the UK and overseas.

OUR SPECIALIST SUPPORT SERVICES



826

people were helped via our housing services.



27,554

Forcesline helpline enquiries.



459

people were supported by our Welfare Grants team.



308

people were supported by Glasgow's Helping Heroes service.



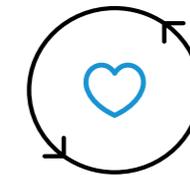
1,450

people were helped through our Veterans in the Criminal Justice System (VCJS) service.



21,412

UK nationals living in Europe have accessed our UK National Support Fund from across Germany, France and Cyprus.



1,233

including service personnel and their family members who were transitioning out of the Armed Forces - used our mentoring programme.



3,413

volunteers helped us deliver vital support all over the world.



OUR AIMS

OUR VISION

In recognition of their service to the nation, SSAFA, the Armed Forces charity, works to ensure that the needs of our Armed Forces, veterans and their families are met in an appropriate and timely way.

OUR MISSION

SSAFA, the Armed Forces charity, exists to relieve need, suffering and distress amongst the Armed Forces, veterans and their families in order to support their independence and dignity.

We understand the unique demands of service life, whether it's on UK soil or overseas. Support is available for people at any stage in their military career; from the youngest recruit to the oldest veteran - no one's service is ever forgotten.

OUR FIVE STRATEGIC AIMS DELIVER OUR VISION AND MISSION BY:

- 1. Understanding need:** Ensure we understand and adapt to the needs of those we support.
- 2. Effective support:** We will alleviate suffering and distress by providing appropriate, timely and effective support.
- 3. Awareness and understanding:** We will strive to be recognised, known and understood.
- 4. Sustainable resource:** We will ensure we have people with the right skills and sufficient time to deliver our services, underpinned by a sustainable income.
- 5. Collaborative working:** We will work together within the organisation and with external partners.



Our new 2022-2027 Strategy will be launched in July 2022, with a refreshed Vision, Mission and Values for SSAFA - which will continue to guide us for the next five years. For more information and a copy of our strategy document, please visit ssafa.org.uk/about-us/reports-and-publications

HOW WE SUPPORT THE ARMED FORCES COMMUNITY

SSAFA, the Armed Forces charity is a trusted source of practical, emotional, and financial support for serving personnel, veterans and their families in their time of need.

SSAFA understands that behind every uniform is a person. And we are here for that person and their family, any time they need us and in any way they need us.

In 2021 our trained teams of volunteers and employees helped more than 66,000 people, from Second World War veterans to those who have served in more recent conflicts, or currently serving (both regulars and reserves), and their families.

			
Serving families (regulars & reserves)	Helping Gurkha veterans and their families	Supporting older veterans	Overseas health and social care
			
Mentoring service leavers and their families	Military adoptive families	Volunteer-led welfare support	RAF personal support & social work
			
Families with additional needs & disabilities	Help for veterans in the Criminal Justice System, & their families	Military family support groups	Respite care for injured personnel and their families



DEREK TAYLOR

As Britain went into lockdown, veteran Derek Taylor's first concern was how he would feed his children. Self-employed for less than a year, the former Corporal in the Fusiliers was not able to access any support from the Government, despite the Covid-19 crisis. Derek believed he was entirely alone. Then he was told about SSAFA.

Derek served in the British Army for 23 years, including eleven operational tours of Bosnia, Kosovo, Northern Ireland and Iraq, and spent four years as an Acting Sergeant before retiring. After he left the Army he started working as an enforcement agent however due to the limited time he has been self-employed, when Covid-19 happened, he found that he was ineligible for financial support from the Government.

Derek has four children and with their mother working in a care home, two of them are currently living with him full time. The change in living costs combined with a drop in income and outstanding debts added even more pressure.

"I broke down, and though it was hard to admit I needed help, by that point I was willing to do anything. People kept saying it's good to talk, but all I could think was talking wasn't going to put a roof over our heads."

After mentioning his financial difficulties to the "NHS Veterans mental health service" where he was receiving ongoing support Derek was put in touch with SSAFA, the Armed Forces charity. Within a matter of days, he had the financial means he needed to cope.

"SSAFA, you guys are banging. You are exactly what we need."

"I got a phone call from the caseworker Peter Knight from my local (SSAFA) branch in North Warwickshire. The next thing I knew he'd secured money from the Royal British Legion and the Fusiliers Association for my rent and he also gave me £450 for food and supplies. It took ten days from me being utterly lost to knowing I could get by again. I was able to use my pension to pay my bills and even managed to buy pyjamas for my children. That was amazing."

"It had a massive impact on me. That is what SSAFA does. It impacts people's lives massively and saves them. I would say Peter saved my life."

"Don't be too proud or think they won't understand"

Now Derek is urging other service personnel and veterans to get in touch with SSAFA if they have been affected by the Covid-19 crisis, or if they need any other form of support.

 I'm a single dad who's gone from working 18-hour days to provide for my children, to being locked inside with nothing coming in...I just didn't know how I was going to pay for anything...I was lost."

— Derek, British Army veteran and SSAFA beneficiary.

NO-ONE SHOULD GO HUNGRY

The UK has one of the highest national rates of food poverty in Europe, but it took the Covid-19 pandemic to reveal the true extent of this welfare issue in our country.

In 2021 it was revealed in a report from the Commons Environment, Food and Rural Affairs Committee that nearly six million adults in the UK and 1.7 million children struggle to get enough food. The cost of living is soaring, inflation hit a 30 year high of 7 per cent in the first quarter of 2022 with predictions of further rises to come, and food industry bosses have warned that a food price rise of 15 per cent is looming.

The Armed Forces community is not immune to this, and in 2021 SSAFA saw a substantial rise in the number of people approaching the charity for assistance with financial hardship and food poverty.

Our Newcastle-Under-Lyme and Maer division, part of SSAFA Staffordshire, distributed more than 33,500 meals to veterans and their families since launching their food bank with the charity Tri-Services & Veteran Support Centre at the start of the pandemic.

Nor are financial difficulties restricted to the veteran community, our RAF Personal Support and Social Work Service which operates on RAF stations and supports predominately serving personnel and their families, supported 252 beneficiaries with financial difficulties in 2021. Whilst personal support (which covers everything from bereavement to deployments to isolation and loneliness) remains the biggest reason people seek assistance. With over 900 cases directly linked with financial difficulties, it is clear that there are those struggling within the serving community.

SSAFA's work to support those who are suffering food poverty and financial hardship has been funded by a variety of donors, including our corporate partners, Boeing and Sodexo. The Boeing Crisis Fund was set up in direct response to the impact of the Covid-19 pandemic, and provides immediate crisis support to those who are unable to feed or clothe themselves. The aim is to provide support directly to the beneficiary within 24 hours.

Aware of the growing financial hardship and food poverty amongst the veteran population, SSAFA is also working with researchers at Northumbria University to identify the reasons for this hardship, in the first ever study into UK Armed Forces veteran food poverty.

PROVIDING CRISIS RELIEF

Since March 2020, SSAFA has distributed more than £377,000 to support members of the Armed Forces community in financial hardship and food poverty. Our Welfare Grants team supported 387 requests through our Crisis Fund, distributing £60,559 in emergency relief. The Crisis Fund, which was set up during the pandemic, provides support within 24 hours of a request being made for essential needs such as food, clothing and funding for emergency accommodation for the homeless. We are most grateful to Boeing UK, who chose SSAFA as their 2021 charity, and donated £58,000, with £30,500 going directly to the Crisis Fund. In recognition of a specific need, £5,000 of this fund was ringfenced to fund our in-service work at RAF Lossiemouth, supporting serving personnel on the base.

We would also like to thank our other corporate partners for their generosity in supporting our Welfare Grants. Sodexo's Stop Hunger Foundation donated £35,0000 which was distributed by our Welfare Grants team, which helped to provide essential, basic items such as food, clothing, rent and debt relief.

One of the three main areas of veteran deprivation that has been identified by Northumbria University's Map of Need research is Scotland's central belt. At Glasgow's Helping Heroes, a partnership between SSAFA and Glasgow City Council which supports veterans in the local area, food poverty has more than doubled amongst its beneficiaries compared to pre-pandemic levels. In 2021 more than 300 beneficiaries were supported: a return to almost pre-pandemic levels. In the first six months most requests received were focused on essential and basic needs, such as access to food or electricity and gas. Glasgow's Helping Heroes gave out £2,464 worth of food gift cards to

beneficiaries suffering food poverty in 2021. Thanks to a grant of £20,000 from Nationwide, Glasgow's Helping Heroes was able to launch a new Tenancy Support Programme, providing vital housing assistance to venerable veterans in insecure housing situations.

SSAFA has a long tradition of celebrating the festive season by delivering hampers and gifts to veterans and their families via its extensive branch network. For the thirteenth year, our Devon Branch, in partnership with Age UK Devon, provided 110 Christmas hampers worth £12,000 in December 2021 to veterans and their families who often have to make tough choices when it comes to their finances, including household bills and food.

For the women and children who found themselves in our family refuge, Stepping Stone Home Gildea House, the prospect of a Christmas without gifts was mitigated by Fujitsu Defence & Security, who provided presents for our residents and also fundraised £400 to help fund the Gildea House Christmas party. Throughout 2021, our team at Gildea House also accessed £36,000 of welfare grants from across the military charity sector to provide the women and children at the home with essential items like household items, clothing and welfare needs.

SSAFA'S FOOD POVERTY RESEARCH STUDY

We are working in partnership with the Northern Hub for Veterans and Military Families Research and the Healthy Living Lab at the University of Northumbria, to collect and analyse data from serving personnel, veterans and families from across the Armed Forces community into food poverty. This deep dive research seeks to greater assess the epidemiology of food poverty amongst the veteran community, and its indications for financial hardship.

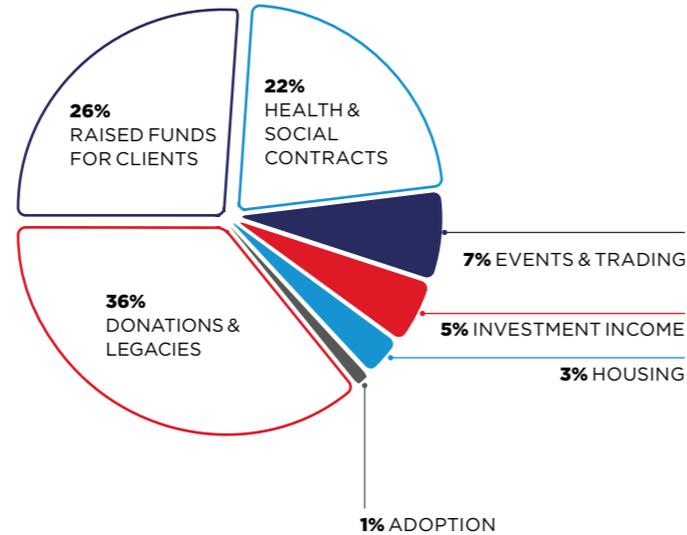
We will be using the information gathered to support the development of our future strategy and ensure our services are available to the people who most need our help.



OUR FINANCES - AN OVERVIEW

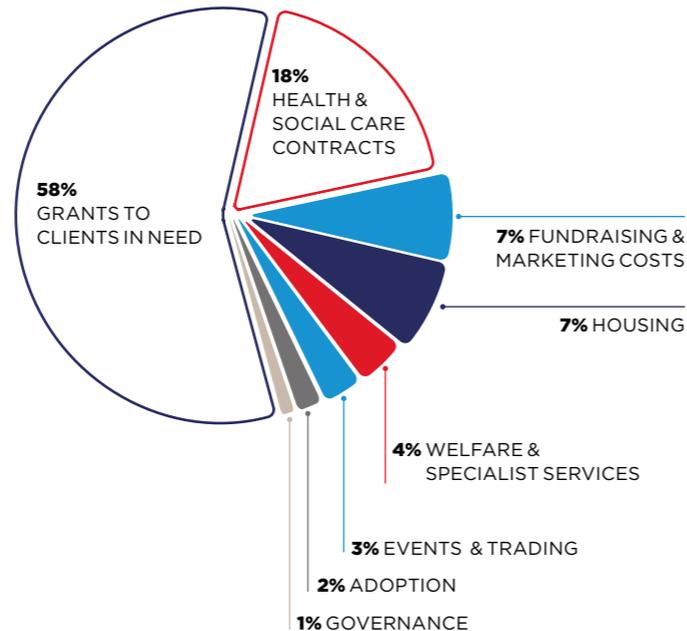
WHERE THE MONEY COMES FROM

ADOPTION	£409,000
DONATIONS & LEGACIES	£10,560,000
EVENTS & TRADING	£1,955,000
FUNDS RAISED FOR CLIENTS IN NEED	£7,911,000
HEALTH & SOCIAL CARE CONTRACTS	£6,412,000
HOUSING	£896,000
INVESTMENT INCOME	£1,626,000
OTHER	£473,000
TOTAL	£30,242,000



HOW WE SPEND THE MONEY

ADOPTION	£560,000
EVENTS & TRADING	£890,000
FUNDRAISING & MARKETING COSTS	£2,166,000
GOVERNANCE	£209,000
HEALTH & SOCIAL CARE CONTRACTS	£5,435,000
HOUSING	£2,007,000
GRANTS TO CLIENTS IN NEED	£17,261,000
WELFARE & SPECIALIST SERVICES	£1,129,000
TOTAL	£29,742,000



OUR SSAFA NETWORK WORLDWIDE

We support regulars, reservists, veterans and their families in every county in the UK. Our volunteer network also extends abroad, with four branches and 14 service committees on military bases overseas.

51
EMPLOYEE LOCATIONS

58
SERVICE COMMITTEES

89
BRANCHES

NORTHERN IRELAND

- 1 - Branch
- 1 - Service Committee
- 2 - Employee locations

REPUBLIC OF IRELAND

- 1 - Branch
- 1 - Employee location

WALES

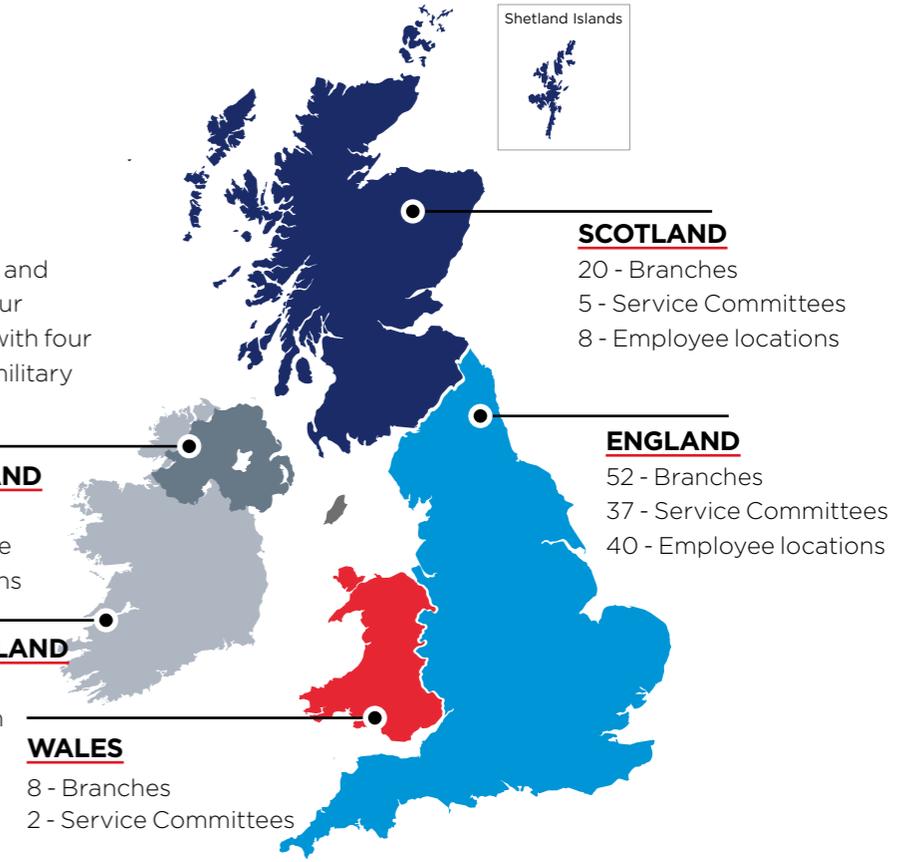
- 8 - Branches
- 2 - Service Committees

OUR PRESENCE OVERSEAS

- 4 - Branches
- 14 - Service Committees
- 9 - Countries with overseas healthcare employee locations

CROWN DEPENDENCIES

- (Guernsey, Isle of Man and Jersey)
- 3 - Branches



SSAFA@140: FOCUSED ON OUR VOLUNTEERS AND BENEFICIARIES

SSAFA is in the midst of an exciting strategic change programme, SSAFA@140, which will continue to ensure our beneficiaries are at the heart of everything we do, and future-proof the vital work of our volunteers as we approach SSAFA's 140th anniversary in 2025.

Our forward-thinking SSAFA@140 programme is designed to support all those who need our help and evolve the way our volunteer network operates. It will ensure that SSAFA can continue to be able to be there for all those who need our help, wherever and whenever they need it. We want to fulfil our legacy of which we are all so proud and maintain the high regard of our benevolent charity partners that provide us with our vital funding.

The needs of our beneficiaries continue to change and become more complicated, our resources are more stretched with some areas under increasing pressure to cope with the demand. SSAFA@140 will ensure a consistent, effective source of support for our beneficiaries, provide back-office administration assistance to our volunteers to cope with the increasing regulatory requirements that we are facing. At the same time, our robust regional structure will reassure our funders and service providers that we are meeting these challenges, whilst ensuring we can continue to provide excellent, personalised services in the true SSAFA way.

WHAT WE HAVE DONE SO FAR

In April 2021, the Volunteer Support Manager posts ended and a new post of Regional Operations Support Manager (ROSM) was introduced. The nine ROSMs, led by a Team Manager, provide operational assistance to SSAFA's 89 branches and 58 service committees in the UK and overseas. They also work very closely with our 12 Regional Chair volunteers.

Other changes include the restructuring of the volunteer network into 12 new regions, which align with the devolved administrations and local government regions across Great Britain. Building on our successful regional hub pilots in the North West and the West of Scotland, eight Regional Offices consisting of Regional Casework Managers and Casework Administrators have been set up to date.



The benefits that have been highlighted by the two pilot projects include:

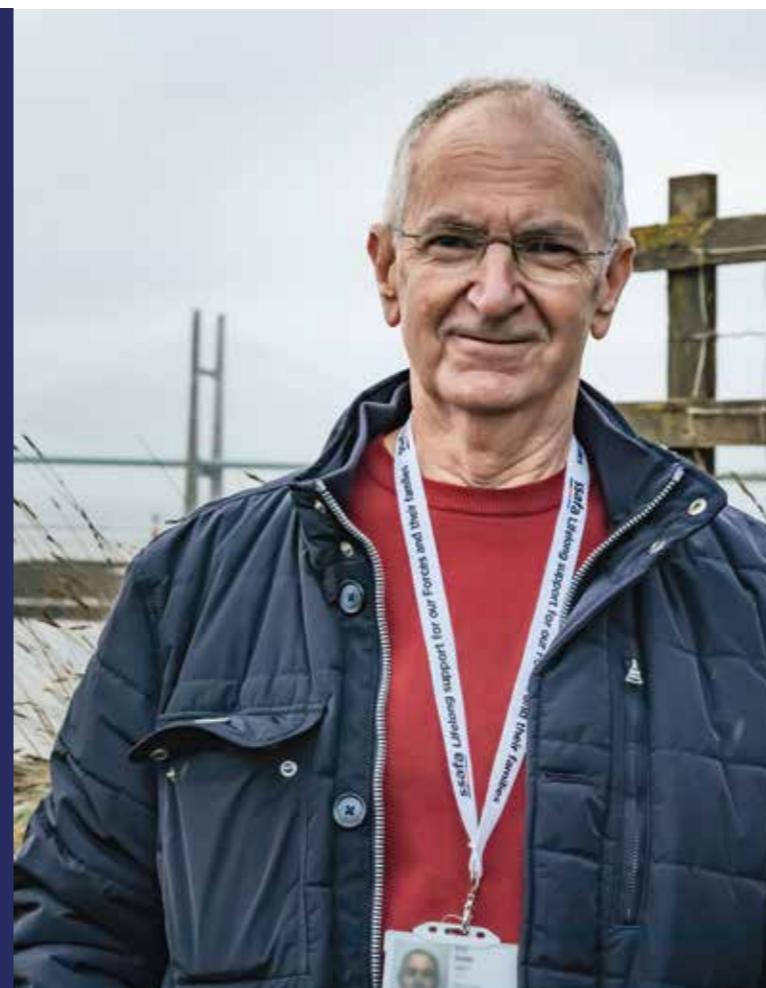
- **93%** of calls being dealt with on the same day;
- Beneficiary appointments being made within **five working days**;
- A positive impact on volunteer recruitment, up by an average of **53%**;
- **74%** of caseworkers stating they felt more supported in their work.

In addition, SSAFA Trustees have committed to the planned recruitment of a team of Regional Fundraising Officers (RFOs) across the branch network. The RFOs' primary focus is raising income from new income streams to help support the regions' charitable activities.



This [regional support] hub is one of the significant changes for the better I have witnessed during this time in the Armed Forces third sector."

- SSAFA stakeholder



OUR VOLUNTEERS - A VIBRANT COMMUNITY

Our dedicated teams within the Volunteer Operations directorate, manage and underpin SSAFA's volunteer network, enabling us to continue to help the Armed Forces community, wherever and whenever they turn to us in their time of need. This assistance ranges from financial grants to practical and emotional support for serving personnel, veterans and Forces families across the UK and worldwide.

Our Volunteer Network consists of 89 branches and 58 service communities with more than 3,400 volunteers, in the UK and overseas. Alongside our SSAFA Branch Officers who run our UK-wide network, we also have Specialist Volunteers and Mentors.

In 2021, our SSAFA volunteers completed 16,538 cases and welfare visits. With national restrictions changing throughout last year, our volunteers continued with the Covid-compliant ways of working established in 2020 and ensured that this vital support lifeline continued to be provided to our beneficiaries.

Our trained volunteer caseworkers are critical; they get to know each individual and their family circumstances, find out what their needs are and determine what welfare support and/or additional advice is required, be that practical, emotional or financial. Early intervention is key and our volunteers try to monitor our vulnerable beneficiaries to identify or anticipate possible problems or needs, providing advice or assistance to prevent any issues becoming more serious.

The top welfare issues that SSAFA encountered in 2021 included financial help for the purchase of brown goods, funeral costs and priority debt, as well as critical housing repairs and maintenance.

MORE EFFECTIVE CASEWORK

The primary role of the Volunteer Operations team is to maintain and assure the delivery of consistent, timely and quality help to our beneficiaries. As part of the SSAFA@140 programme, new Regional Operations Support Manager (ROSM) roles were introduced to provide operational assistance to SSAFA's branches and service committees. Other changes include restructuring the volunteer network and enhancing the existing regional infrastructure.

Our new casework management system, Mosaic (CMS2), is also improving the application process and making it easier for caseworkers to submit beneficiary applications. Throughout the year as our caseworkers became familiar with the new system and people became more used to the 'new normal' there has been a slight increase in beneficiary numbers.

As part of the Occupational Therapy (OT) Practice, private OT assessments are funded by SSAFA to provide a service when local and other providers are unable to do so, due to the impact of Covid-19 on such provisions. The impact of this has been significant, with more than 300 referrals being made, that enabled our beneficiaries who have been isolated due to mobility issues, to start moving around in their own homes, go outside and regain their independence.

EXPANDING OUR SERVING COMMUNITY SUPPORT FOOTPRINT

Due to the transient nature of Armed Forces life, and operations and deployments affecting those serving and their families, SSAFA is continually seeking new volunteers to support the diverse needs within the serving community. In 2021 a pilot scheme, funded by the Army Central Fund, significantly increased SSAFA's volunteering offer and created new and exciting volunteer opportunities to support the needs of the modern-day serving community, spanning across both regulars and reserves.



Community volunteers in the new Serving Community Teams will receive bespoke training, with the option of earning a nationally recognised accreditation. In addition, dedicated Community Connection Champions will be trained to help alleviate loneliness and social isolation in the serving community, including supporting those who are single serving, the foreign and commonwealth community, reservists and their families. Community volunteers can also receive training in order to safely offer a variety of other services, including the Relief Care Services for Children.

RECRUITMENT CAMPAIGN

Thanks to corporate partner Landmarc's £10,000 volunteer recruitment sponsorship, in the second half of 2021 a campaign was launched, that specifically targeted potential volunteers and encouraged those in the wider Forces family to step forward and volunteer. This consisted of a pilot scheme in eight key areas of the UK incorporating Navy, Army and RAF bases. A recruitment campaign was created specifically to target the pilot regions and included digital and print advertising in national military press, as well as local garrison magazines. The campaign focused on the wide range of volunteering opportunities available and included those working directly with beneficiaries and specialist skill roles.

At the end of December 2021, our SSAFA teams of volunteers included:





👍 Volunteering for SSAFA really appealed to me. I saw a lot about the charity on social media and think it is great how it helps families as well as the service person. They go above and beyond.”

— Suneeta, volunteer caseworker, SSAFA Shropshire

SUNEETA

Suneeta Kaur-Seera joined SSAFA’s Shropshire Branch as a volunteer in 2021. Despite a busy and intense full-time career in police forensics she is training to become a caseworker to make a difference to the serving and veteran community. As a military spouse, she has also loved the opportunity to learn more about her husband’s life in the Army.

“I met my husband at a Home Office event where I was representing the West Midlands Police Sikh Association, and he was representing the Army Sikh Association, so our paths crossed through work.

“He was stuffing his face at the buffet table when he caught my eye. I work in police forensics and have always had an affinity with other people who serve, so I knew we would have a lot in common!

“I love what he does and am very proud of his career. Chamandeep is currently a Corporal serving in the British Army. As we are both in uniform, I understand what it takes to do his job and he really understands mine. That is why our relationship works.

“From a Sikh perspective, SSAFA spoke to me.

“Volunteering for SSAFA really appealed to me. I saw a lot about the charity on social media and think it is great how it helps families as well as the service person. They go above and beyond.

“Being a Sikh female and from a Sikh perspective there is a word “Seva” which means selfless service. It involves acting selflessly and helping others in a variety of ways, without any reward or personal gain. With taking that into consideration, SSAFA spoke to me. It is a charity that really engages the community as a whole, and that really resonates with my own aims and values. It was a charity I wanted to get involved with. I want to be part of that.”

“As a volunteer, I want to make a difference and to understand more about the military, serving and veterans, and that was another huge factor in me deciding to join SSAFA. But I also want to showcase that women of colour are seen and are getting involved with charities like this. Embracing charities like this. That there are many Indian soldiers that served in the military and have been forgotten in our history and I want to make sure that all soldiers are remembered and supported and their stories are told.

“I have found through SSAFA, a military family who understands those who serve and their families too. It is fantastic. They have welcomed me with open arms, and already I am learning a lot! It’s been an eye-opening experience talking to other caseworkers.

“When you are committed and you have a passion for something, you’ll always find a way.

“I’m currently a volunteer and am on my way to becoming a caseworker for SSAFA. I haven’t had any cases yet, mainly due to Covid restrictions, but I have done a lot of the training to prepare.

“My job in the police can be very intense, but I have always said to myself, no matter how much I have on, I can always find time for charity work. When you are committed and you have a passion for something, you’ll always find a way, and this is something I am very passionate about!”

TACKLING LONELINESS AND ISOLATION

Being lonely and isolated can have a huge impact on our welfare and wellbeing, so the Covid-19 pandemic and its associated restrictions during the last two years have exacerbated the symptoms that were already becoming apparent to SSAFA prior to the pandemic. Although progress on tackling this issue has been impacted by the pandemic, we have adapted our services wherever possible and introduced new ones. However, with even more people facing isolation and loneliness, our [new strategy for 2022-2027](#) will reflect how SSAFA intends to address this.

KEEP CALM, GET CONNECTED AND CARRY ON

An initial grant of £500,000 from the Department for Digital, Culture, Media and Sport (DCMS) in 2020 enabled us to implement a range of programmes, activities and services to combat loneliness and help our isolated beneficiaries as part of the “Keep Calm, Get Connected and Carry On” project. This work continued into 2021 thanks to additional DCMS funding of £450,000.

A key element was the outreach to ‘cold spots’ throughout England and supporting our volunteer branches to raise awareness of SSAFA’s services with those who are most likely to be lonely and vulnerable. We reached out to engage with and involve vulnerable groups that have been identified by the Office for

National Statistics (ONS) as being at risk of loneliness, including the elderly, those in poor health, younger family members, women and those caring for children with special educational needs (SEN) and disabilities.

The project sought to create local social connections for lonely veterans and their families through SSAFA’s branch network, and was supported by 3,000 trained volunteers, to maintain one-to-one contact with vulnerable veterans and families. The service, delivered throughout England, helped at least 5,795 beneficiaries during the grant period, with remote ‘visits’ or contacts by a volunteer or a SSAFA employee who took time to talk to them and really understand their situation. Although the financial support provided does not directly reduce loneliness, it does help support other needs which can be linked to loneliness, isolation and overall improved mental wellbeing.

The project included funding a new Covid safe community for the provision of vital wellbeing initiatives and activities for groups more at risk of loneliness, such as delivering breakfast rolls to those isolated in rural communities. It also helped fund the distribution of technical devices, such as tablets, to our volunteer welfare caseworkers and to our Stepping Stone home (our refuge for women and children from Forces families, who find themselves without a place to live or require a place of safety).

Our free and confidential helpline, Forcesline, was a critical access point for lonely and isolated veterans during the pandemic, many of whom felt they had nowhere else to turn. During this period, we supported 17,955 beneficiaries who called the helpline. As a result, Forcesline scope was expanded to provide regular and pro-active calls to extremely lonely veterans, with 35-40 people contacted each month.

Our one-to-one mentoring programme was delivered online and remotely where required. It was expanded to include the acutely lonely veteran population who are facing extreme challenges adapting to civilian life. We helped 328 mentees, most of whom will continue to receive assistance following the grant period.

Our SSAFA support services tackling loneliness and isolation

Due to stay-at-home messaging and suspension of some of the traditional referral pathways for our beneficiaries, we saw some reduction in overall demand during the pandemic, but there was a dramatic rise in demand for our following services:

- **SSAFA mentoring service** which supported 65% more individuals who were transitioning from the military into civilian life, in comparison to 2020;
- **Forces Families with Additional Needs and Disabilities Forum (FANDF)** had a surge in membership, with 445 families now actively part of this unique initiative, an increase of 69% in 2021 compared to 2020;
- **Our free, confidential helpline, Forcesline**, saw a significant increase in the number of contacts related to loneliness and isolation – as well as a surge in the use of our online webchat platform and inbound email support requests, as opposed to phone calls.



We can’t underestimate the support that charities like SSAFA are giving to veterans and their families, who may be feeling particularly isolated and lonely in these difficult times.”

— **Baroness Barran, Minister for Loneliness**



UNDERSTANDING LONELINESS AND ISOLATION

Prior to the pandemic, SSAFA was already seeking to tackle loneliness and isolation, with research highlighting that 64% of the 1,100 beneficiaries we surveyed had reported feeling lonely or isolated since leaving the Forces. The subsequent national lockdowns and restrictions have increased our concern for our beneficiaries' wellbeing. In addition, they have also adversely affected our ability to provide some services, such as the SSAFA Together and the Veterans Should Not Be Forgotten project, which were not able to take place in 2021 due to Covid-19 restrictions.

To increase our understanding of the impact within the Armed Forces community we commissioned a **'Qualitative Investigation of the Experience of Loneliness and Social Isolation in SSAFA Beneficiaries, Volunteers, and Employees during COVID-19'**, to explore experiences of social isolation and loneliness during the pandemic. The report, funded by DCMS, also investigated beneficiaries' experiences of seeking assistance from SSAFA across Welfare Casework, Mentoring, Forcesline, and specifically around Digital Poverty.

Collaborating with the University of Bath, SSAFA conducted qualitative research, interviewing our beneficiaries in England who were eligible for the DCMS funded services offered as part of our 'Keep Calm, Get Connected and Carry On' project, as well as those teams of volunteers and SSAFA employees who had been instrumental in its delivery.

The pandemic has highlighted how social isolation and loneliness can seriously impact both an individual's physical and mental wellbeing. Beneficiaries interviewed said that they had had a unique and heightened experience of loneliness and social isolation during the pandemic. They also felt that, due to their Armed Forces background and training, those pre-existing loneliness, social isolation and mental health difficulties experienced before the lockdowns were perpetuated and amplified throughout the pandemic.

'A Qualitative Investigation of the Experience of Loneliness and Social Isolation in SSAFA Beneficiaries, Volunteers, and Employees during COVID-19' identified:

- **Worsening levels of beneficiaries' loneliness and social isolation** throughout the pandemic;
- **An increase in the complexity and severity of mental health concerns**, particularly of beneficiaries with suicidal ideation;
- **The benefit to beneficiaries of the informal 'wellbeing calls'** that had occurred during the pandemic and recognised the exponential increase in demand for this;
- **The introduction of remote, online casework** had made SSAFA services more accessible and inclusive to some beneficiaries who may have not previously accessed the service, when face-to-face service provision was the only option offered.

Our beneficiaries identified several barriers to service accessibility. These included technology specific barriers and perceived feelings of stigma related to disclosing mental health and financial issues. These combined with the existing difficulties associated with transitioning to civilian life; and, specifically, a lack of post-service care co-ordination during the pandemic – were all cited as restrictions.

Both volunteers and employees reported perceived disadvantages in reduced face-to-face service provision including difficulties with conducting a full needs assessment in the absence of both home visits and of the lack of ability to pick up on non-verbal communication, meaning slower rapport building.

As Covid impacted many of the authorisation and verification processes provided by external agencies, there were also difficulties with completing the necessary paperwork and obtaining the required documentation so that the beneficiaries could quickly receive the required assistance.

64% of the 1,100 beneficiaries we surveyed had reported feeling lonely or isolated since leaving the Forces.

Top: GHH beneficiary with SSAFA volunteer enjoy a chat in Glasgow. Bottom: SSAFA caseworker supports beneficiary through period of loneliness and isolation.



OUR SPECIALIST SUPPORT SERVICES

Our specialist services are designed to meet the needs of the Armed Forces community and are run by SSAFA employees with assistance from our volunteers. The help we offer is wide ranging and our focus is on providing assistance to those in need of practical, financial or emotional support.

SSAFA is here for the dependents of the UK's Armed Forces, providing help to the whole community - making sure loved ones have the help they need as well. This includes short-term housing for victims of domestic violence and their families, running a series of

support groups for those needing additional help; ranging from bereavement, families affected by injury and those affected by the suicide of a loved one. Our support forum for those in the military who have a family member with an additional need or disability provides help and guidance, but also access to short break respite holidays. SSAFA also runs the UK's only military adoption agency specifically designed for serving Armed Forces personnel.



Being in a group, able to express my feelings and hear others' experiences was like a release."

— Support Group Participant

SPECIALIST HOUSING SUPPORT

Our Stepping Stone Home, Gildea House, provides short-term accommodation, help and advice for those facing marital/relationship breakdown, domestic abuse or homelessness. Accommodation is provided for female serving personnel or veterans, and female partners of serving personnel or veterans, along with their dependent children. Women without children, or those who are waiting for custody or welfare-related issues to be resolved are also eligible. Advice and guidance are also offered to non-UK citizens.

175 women and children were supported at our Stepping Stone Home, Gildea House, and within the local community area in 2021. Enquiries have steadily increased, with cases of domestic abuse rising. The main reasons for referrals were domestic abuse (83%), homelessness (17%), with black and minority ethnic families accounting for 54% of residents/beneficiaries.

For the third year running Fujitsu Defence & Security kindly donated Christmas gifts and funds towards a party. A £30,000 grant was also received from ABF, The Soldiers' Charity.

Enquiries to our Stepping Stone Home **have increased**, with cases of domestic abuse rising.

SUPPORT GROUPS

SSAFA runs three support groups, providing weekend events and online workshops which facilitate peer support, a safe space to grieve and an opportunity for respite. They provide a platform and supportive network for people who have been through a similar tragedy, giving them the opportunity to talk through emotions with an understanding compassionate group:

- **Bereaved Support Group:** This group is for any veteran, serving person/supporter (18+) of Armed Forces personnel who have suffered a bereavement due to service reasons;
- **Military Families Affected by Suicide (MFAS):** Is available for anyone in the family unit (18+) who has been affected by the loss of a loved one through suicide of a veteran or serving Armed Forces personnel;
- **Families of Wounded Injured and Sick Personnel (FISP):** FISP support group is for a spouse/partner/parent or carer (18+) of Armed Forces personnel who has been wounded or suffered an injury, or sickness.

During 2021 we ran six online events that were attended by 52 beneficiaries, and we hope to run face-to-face sessions again in 2022. We continued to work in partnership with Brent Bereavement Services and ran successful online information sessions during the year.

In October we partnered with the American charity, Tragedy Assistance Program for Survivors (TAPS), which offers comfort and care to anyone affected by the death of a loved who served in the US Armed Forces. Members from our MFAS group joined TAPS survivors at the Atlanta Falcons and New York Jets American Football game at the Tottenham Hotspurs Stadium, which gave them the opportunity to meet each other, remember their loved ones and experience a day to remember.

We look forward to building this relationship with TAPS over the coming months, learning from different experiences from our overseas veterans' partnerships.

FORCES FAMILIES WITH ADDITIONAL NEEDS AND DISABILITY SUPPORT FORUM

The Forces Families with Additional Needs and Disability Forum (FANDF) is a tri-service group facilitated by SSAFA for family members who have a child or adult dependent with an additional need/disability or who have an additional need/disability themselves. The FANDF is led by a committee of beneficiaries whose vision is to ensure that all 'Forces families with additional needs and disabilities receive the support they need'. Families can join as members and they receive the FANDF Additional Needs and Disability Guide, the FANDF e-newsletter, information on topics of interest via email and the webpage, an invitation to the FANDF biennial conference and information on SSAFA Short Breaks.

In 2021, the growth of new FANDF members has been significant with 183 new families joining and boosting membership to 445 in December 2021. Enquiries relating to additional needs/disabilities increased 43% to 271.

FANDF held its biennial conference in October 2021 at the Union Jack Club in London, which was attended by 97 delegates and subject matter experts, as well as Lieutenant General James Swift, Chief of Defence People, who sat on the Q&A panel. There was also an informal 'meet and greet' evening where families were able to meet one another and the committee. In 2022, two smaller roadshow events will be taking place, with the first held in Catterick in April 2022.

SHORT BREAKS

SSAFA runs family breaks for serving personnel who have a child with an additional need and/or disability. The activity holidays are free of charge and give families the opportunity to spend quality time together, try activities such as rock climbing, canoeing and cycling in a safe and secure environment, as well as meet others from the military community in a similar situation.

Generous funding enabled us to run two short breaks in 2021, both of which were hugely over-subscribed, but also constrained due to Covid restrictions and staffing challenges. Fourteen families (54 individuals) attended the Lake District break in August, and in October eight families (33 individuals) attended the Exmoor centre.

In 2022, because the demand is continually outstripping available places, we have increased the teams' capacity and are hosting four short breaks, so that more families can receive the respite and help they so desperately need.

[Watch a video here](#)

MILITARY WIVES CHOIRS

The Military Wives Choirs Foundation (MWCF) is a registered subsidiary charity of SSAFA. There are 1,704 women with a military connection in our 72 choirs in the UK and on British military bases abroad. Our choirs are open to women from across the military community from 18 years of age upwards, including wives, partners, serving personnel, veterans and mothers.

The choir started 2021 with a myth-busting recruitment campaign using kinetic text videos for the first time, along with using choir member interviews as part of the campaign. This was followed in May with a virtual 'Military Wives Big Sing' where choir members met actors from the film. They were interviewed by Hilary Davan Wetton and participated in a singalong of hits. Other virtual events included the Foundation Stones Workshop in collaboration with Big Ideas, where choir members painted stones to be laid as the foundation for the UK Holocaust Memorial and Learning Centre.

Throughout the summer, the choirs returned to performing, learning new skills as they adapted to producing Covid-secure outdoor concerts. In September, the professional mezzo soprano, Laura Wright, became the Military Wives Choirs' first female ambassador. In 2022, our choirs are looking forward to celebrating their 10th anniversary with a series of concerts.

We are delighted that during the year awards went to Lorraine, Choir Lead of Plymouth Military Wives Choir, who received Partner of the Year 2020 in the Plymouth Armed Forces Awards (delayed due to the pandemic), and Kirsty Bushell, Military Wives Choirs Trustee and National Vice Chair of SSAFA, who was awarded a CBE in the 2022 New Year's Honours list.

militarywiveschoirs.org

Top left: FANDF committee at their successful October 2021 conference. Top right: First outdoor rehearsal once restrictions eased, Winchester choir. Bottom: Our short break holidays give families a unique opportunity to spend time together away, with everyone getting involved with all activities.



SSAFA'S UNIQUE ADOPTION SERVICE CELEBRATES 21 YEARS

SSAFA's independent adoption agency has placed 303 children during the last 21 years. As the UK's only adoption agency supporting Forces families, we are experts in the challenges encountered by military adopters. We understand the complex demands of military life and have worked successfully with individuals and couples from all service backgrounds to create loving families.

In 2021, we placed 13 children, nine of which were school age, with adoptive military families. We also approved nine new households to adopt, of which one was a same gender couple and one a single applicant. In total, 566 individuals were helped by our SSAFA Adoption services last year, with 127 receiving Post Adoption Support. Friends and family training was developed throughout the year, with three training sessions delivered that focused on enabling adopters' families and their close support network to understand the impact of trauma and abuse on children, and why for those adopted children, different parenting is sometimes needed. Additional family training courses we shared included Foetal Alcohol and Foetal Alcohol effects, Child to Parent Violence and Life Story work. A successful family day was held at Cadbury World in Birmingham for eight families and 21 children.

SSAFA champions equality and diversity, with the adoption service welcoming applications from the whole of the serving military community. The team's Social Workers and Adoption Panel members have specialist training in LGBT+ adoption and work closely with the Armed Forces, Stonewall and their partner agency, New Family Social, to support LGBT+ adopters. The team received a New Family Social Rising Star Agency Award in 2021, and one of our team was nominated for a New Family Social outstanding social worker award.



Eight families and 21 children from our adoptive military community enjoying a trip together to Cadbury's World in 2021.

“SSAFA is an amazing charity and, as a same sex couple, we have always felt seen and heard and can't thank the Adoption team enough for all that they do. It is important to us, as a couple, that we see ourselves reflected in a service or organisation we are going to use, and that is what we got with SSAFA.”

— Ann and Emma, SSAFA 2021 adopters

OUR OVERSEAS OPERATIONS

We provide primary and community health care in nine countries and overseas territories around the world - Cyprus, Brunei, Gibraltar, Canada, Germany (centred in Sennelager, North Rhine-Westphalia), Belgium, the Netherlands, Italy and Kenya. Despite the ongoing Covid-19 pandemic, the Community Healthcare team has continued to deliver an excellent service across all areas throughout 2021.

Depending on the requirements, these services range from Ministry of Defence (MOD) Contracted Community Healthcare in Cyprus to Grant-in-aid Health Visiting in Kenya and Speech and Language therapy in Brunei. We deliver this across three geographical locations and provide Child & Adolescent Mental Health Services (CAMHS), Health Visiting, Midwifery, Community Children's Nursing (CCN), Dietetics, School Nursing, Speech and Language Therapy (SLT), Podiatry and Orthoptics services.

The largest healthcare community is in Cyprus, where assistance is provided under the current MOD contract across three geographical locations. Our services include CAMHS, Health Visiting, Midwifery, Community Children's Nursing, Dietetics, School Nursing, Speech and Language, Podiatry and Immunisations. In 2021 our teams provided 3,500 consultations, 17% more than in 2020, across the services to serving personnel and their families in Cyprus, with 572 new referrals across the Dietetics, SLT, CAMHS, Podiatry and CCN specialisations during 2021, an increase of 42% on 2021.

Extensive antenatal and post-natal care has been provided by our Midwives and Health Visitors on island, including offers of parenting courses and antenatal appointments for first time mothers, out of hours contact as required, post-natal contact within 24 hours of discharge for the mothers of the 109 babies born in 2021 (including six babies admitted to a Neonatal Intensive Care Unit (NICU) post birth) and the provision of neonatal bloodspot screening, newborn hearing screening tests and immunisations. In addition, initial contact has been made with the families of 295 under-5s following their transfer with their serving partner and our health visitors supported children (0-5 years) delivering the Healthy Child and UK Immunisation Programme. The electronic child health

record (eRedbook) continued to be actively promoted during 2021 and was launched in Gibraltar in May 2021.

In Cyprus our activities included the creation of the SSAFA Cyprus information 'Hub' on the main SSAFA website, a childhood flu campaign with 79.7% of the overall British Forces Cyprus childhood cohort receiving vaccinations (exceeding the PHE recommended target of 75%), a healthy eating week, and a mental health awareness week. As well as linking with the Mental Health Foundation's theme of 'Connecting with Nature' the team added 'connecting with each other' to recognise the impact that the pandemic has had on the ability to form social networks.

Further healthcare operations are provided through Grant-in-Aid procurement, to our Armed Forces personnel posted around the world. This includes providing Health Visiting in Brunei, Gibraltar and in Canada. Health Visiting and Speech & Language Therapy was provided to SHAPE (Belgium), Naples (Italy) and AFNORTH (The Netherlands) as well as Sennelager and Kenya. In parallel, SSAFA was awarded a 15-month contract to deliver Health Visiting services for SHAPE, Sennelager, the Central European Practice and Naples. The contract started in July 2021, with a potential population of 230 0-5 year olds and 750 5-19 year olds able to benefit.

As well as providing essential and highly valued support to the Armed Forces around the world, these commercial contracts are an important source of income for SSAFA and the surplus revenue generated makes an important contribution to the charity's annual financial performance.





RAF PERSONAL SUPPORT & SOCIAL WORK SERVICE

Our Personal Support & Social Work Service (PS&SWS) for the RAF is an MOD contracted service that operates on RAF stations across the UK, supporting service personnel and their families. The contract has been extended to 31 March 2024. Operating independently from the chain of command, our specialist team of Personal & Family Support Workers and Social Workers provide practical and emotional support and advice.

In 2021, the service responded to 3,189 consultations, 1,189 referrals, and 350 long-term sick referrals. Employees continued to deliver the service remotely during the pandemic. Teams have now returned to their respective stations and are working in a more flexible, hybrid manner to meet the needs of those seeking welfare assistance. The top reasons for consultations were personal support related to mental health and relationship breakdown, debt and housing guidance, as well as the provision of household goods.

Top issues in 2021:

- Debt guidance
- Housing help
- Mental health and wellbeing particularly loneliness and isolation



ROLE OF THE UK ARMED FORCES IN THE NATION'S FIGHT AGAINST COVID-19

The Armed Forces have been crucial in supporting the NHS in the UK's response to the pandemic. This included running Covid-19 testing centres, creating a robust PPE distribution and delivery network - as well as delivering much of the vaccination programme across many parts of the country. But we also saw other examples of crisis response, when the military stepped in during the shortage of HGV drivers with fuel and food supplies being impacted, as well as helping snow-bound lorries on the M20 over Christmas time.

Yet, a SSAFA survey found that just 23% of the public surveyed said they admire the work of the Armed Forces in the fight against Covid-19. This is a surprise as the MOD has confirmed that the Armed Forces' response was the biggest ever homeland military operation in peacetime with more than 5,000 personnel involved.

For Armed Forces Day 2021, SSAFA and other organisations worked together to highlight the outstanding work of those in the Armed Forces who alongside other key workers put themselves on the frontline in the fight against Covid-19.



“ It has been incredibly difficult for everyone, but particularly for our key workers. This includes our serving personnel who, in a time of crisis, stepped up and supported on the frontline in the fight against Covid-19.

As a former Army physiotherapist, I volunteered to be a part of the effort working at the NHS Nightingale Hospital at ExCeL London. The military ethos was what led me to volunteer to help and I worked alongside many others from our Armed Forces.”

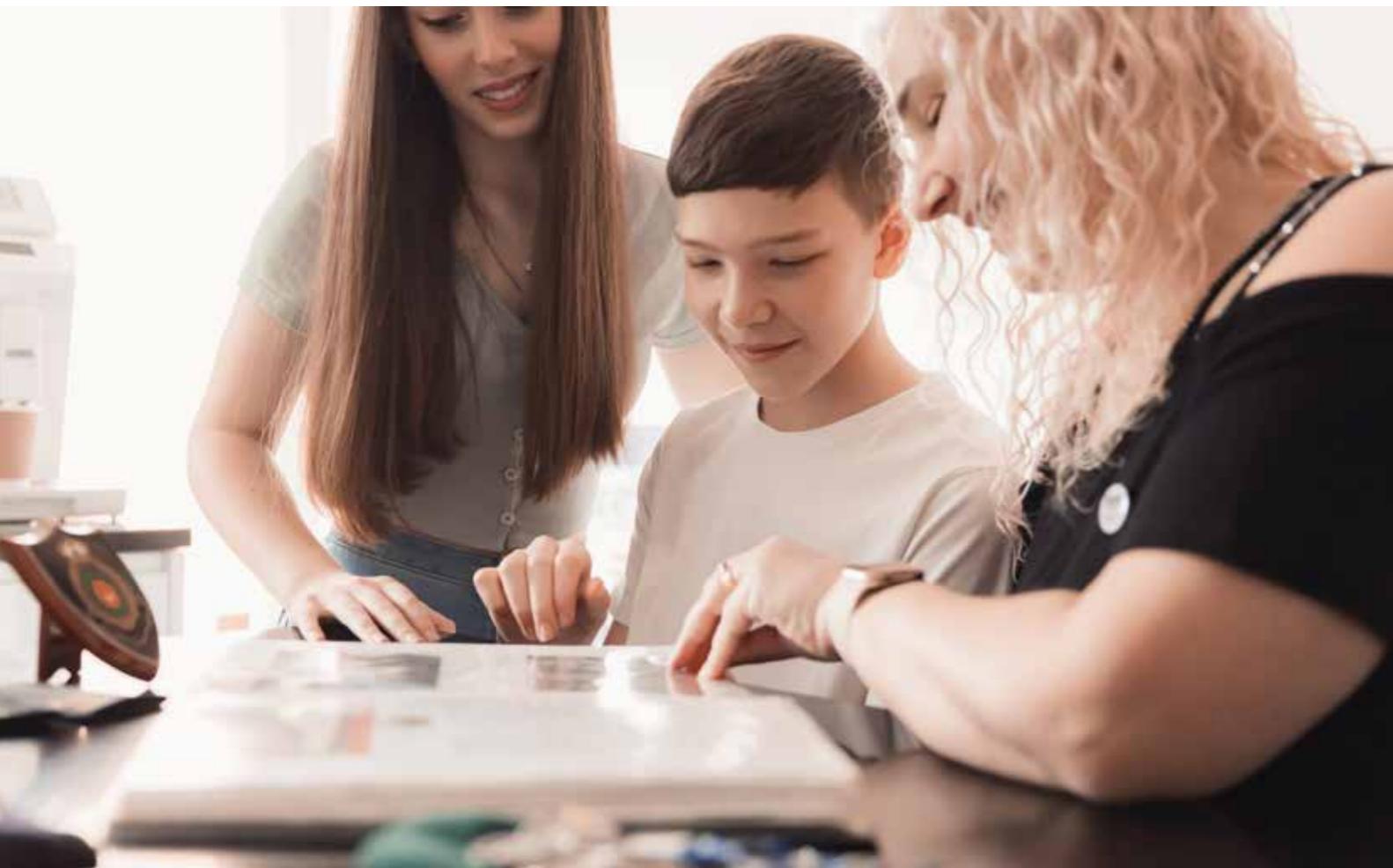
— Sally Orange, world-record holding marathon runner, British Army Veteran and SSAFA fundraiser

SUPPORTING OUR VETERANS AND THEIR FAMILIES

We mentor service leavers and their families as they transition from the Forces into civilian life. We assist veterans in the criminal justice system and provide a support service to the UK Gurkha veteran community and their families. We also partner with other organisations to provide assistance in identified areas of need or deprivation, such as our Glasgow's Helping Heroes programme, in collaboration with Glasgow City Council.

Our research shows that service leavers aged 25-64 need more specialised help due to the wide range of challenges they can face; from low income, poor financial management or life skills, which can be compounded by mental health issues such as anxiety, depression or perhaps Post Traumatic Stress Disorder (PTSD). The assistance offered to younger veterans leaving the

military includes mentoring, clear signposting for expert help with financial management and guidance on how to access welfare benefits to which they are entitled. We help older veterans struggling with disability by sourcing practical items such as mobility aids or replacing expensive household white goods. We also offer a range of housing, including long-term accommodation for older and disabled veterans, as well as home-from-home respite care for families of injured service personnel.



MENTORING

Our Mentoring service provides an early intervention for those in transition, as they exit the Forces, for up to two years post discharge. This unique proactive SSAFA mentoring approach was originally developed for those who were discharged wounded, injured and sick, but this has now been extended to incorporate those who are having difficulties in the initial phase of transition, as well as being available to partners and spouses. The majority of the individuals receiving support in 2021 came from the British Army (1,098), followed by Royal Air Force (80) and then the Royal Navy (55).

More than 1,230 individuals were supported directly by the SSAFA Mentoring service, an increase of 65% on 2020. Due to time constraints, 608 of these were provided with one-to-one support through the Infantry Training Centre Catterick and were aged 16 to 19 years old. The remainder received a full mentoring relationship.

The growth of our Mentoring service was made possible by the generous support of Boeing UK, with £27,500 of their £58,000 donation being used to expand the mentoring service. SSAFA mentoring has also continued to benefit from the support of Amey Defence Services, who in 2021 extended their partnership with SSAFA for another year.

This partnership has now raised over £300,000 to support the charity's mentoring service, since it was first launched.

The Mentoring team continues to work collaboratively with branches where additional welfare casework is needed. In 2021, they had to deal with some extremely difficult and complex mental health issues, as well as cases involving domestic violence. The service has been the only beneficiary service that has seen a significant increase in referrals during 2021, despite the pandemic restrictions. In order to meet future demand the recruitment of Mentors remains a high priority; in 2021 we again saw an upsurge in those applying for the role and we currently have 205 fully trained Mentors, UK-wide.

Throughout the year we continued our partnerships with NHS Op Courage, NHS Transition, Intervention and Liaison Service (TILS), the Department for Work and Pensions (DWP), as well as Entrain Space and the Veterans Charity.

We continue to attract large organisations as sponsors for events, and this year Landmarc sponsored our conference, and will also sponsor the 2022 mentoring conference. A wide range of partners fund the work of our unique mentoring service, these include Landmarc, Amey, QinetiQ and The Royal Navy and Royal Marines Charity (RNRMC).



Our successful mentoring conference in 2021 gave our **200+ mentors from across the UK**, the opportunity to share lived experiences, learn new skills through training and understand how better to support their mentees.

GURKHA SUPPORT SERVICES

Our Gurkha Support services continue to co-ordinate and develop high quality welfare assistance for Gurkha veterans and their families who have settled in the UK. In 2021, 2,538 from this community were supported. We are continuing to work closely with branches that have a sizeable Gurkha presence in their local area, so that we can respond to the changing needs of this vibrant community.

In May 2021, two new Gurkha Support Outreach Workers were recruited, one for the North of England and Wales and the other for the Midlands and Southern England. Their role is to provide assistance to branches and Gurkha communities and help them to engage and interact with the wider community, and to raise awareness of SSAFA. Due to the pandemic all contact has been made over the phone or via virtual meetings with community leaders. During the last year, they have supported 33 beneficiaries via the branches with language assistance and signposting services.

A number of local initiatives were organised to raise awareness and understanding about Covid-19 amongst local Gurkha communities, including the creation of Nepalese specific information on the NHS guidance. Our Reading Branch was concerned when they discovered that many members of the Gurkha community were having difficulties receiving their Covid-19 vaccinations. This was due to a variety of literacy and language barriers as the leaflet provided by the NHS was in a form of Nepali that the local community did not find easy to read and understand combined with the low literacy rate in the community, particularly amongst the Gurkha veterans' wives. In order to avoid further problems, the local branch created and distributed a new guide using the form of Nepali language and easy-to-understand graphics that they knew the local community could understand.

In 2021, we also supported a group of serving Gurkha families that had been repatriated from Nepal due to the pandemic. Funded activities for the group included a day out at Longleat Safari Park, a walking trip to Dorset, and games and prizes for the children.



“These new guides allow the Gurkha community to read and understand the clear instructions about how to book the booster vaccination and attend the clinic.”

— Pam Reynolds, SSAFA Reading

GLASGOW'S HELPING HEROES (GHH)

Glasgow's Helping Heroes is a partnership between SSAFA and Glasgow City Council to provide assistance to the local veteran community. In 2021, GHH supported more than 300 people in the local area, returning to almost pre-pandemic levels.

During the first six months the beneficiaries we had were concerned with more essential and basic needs such as access to food or electricity/gas. There was also an increase in people reporting poor mental health or wellbeing due to the prolonged isolation and uncertainty.

As restrictions eased in the summer, the number of beneficiaries increased and a greater variety of issues were presented to us. With the rental market opening up and landlords able to carry out evictions again there was an increase in people requesting housing support due to threats of eviction or to make an aspirational move. We also saw more requests for help with getting employment as opportunities became available again.

It has been a difficult year as there was constant uncertainty about opening the office for appointments or drop-ins, what was safe or within the rules and how long each decision would last for.

Thanks to funding from Positive Pathways, Glasgow's Veterans United (GVU) and GVU Extra Time ran throughout the year, whenever regulations allowed. In addition, in October we began a two-year project 'ICE'; Inclusive Curling for Ex-Forces. Numbers have been deliberately kept minimal to meet health control restrictions, but we hope to expand the group significantly in the future.



GHH provides a unique single point of contact and access to local support; including housing, welfare and wellbeing guidance, as well as employability advice to service personnel, veterans, their families and carers.

VETERANS IN THE CRIMINAL JUSTICE SYSTEM (VCJS)

VCJS is the term used to describe our work with members of the Armed Forces community who have found themselves within the Criminal Justice System (CJS), whether that is in prison, in immigration removal centres, on probation or completing a community sentence. This support is provided by a small but dedicated number of specialist volunteers. Whilst we assist serving or ex-serving members of the Armed Forces community during this challenging time, we also help their families who may be struggling on the outside.

In 2021, 1,450 veterans or family members engaged with SSAFA and, based on the Ministry of Justice's latest statistics we believe that most veterans in prison are ex-Army. Monthly visits were made to HMP Holme House, which has established a Veterans Hub. Funding from The Royal British Legion has helped veterans in prisons to purchase clothing and/or hygiene and sanitary items, and on release clothing, temporary accommodation and food. Throughout the year, more than 500 activity packs were distributed to veterans in prison, which provided an excellent opportunity to continue contact with prisons and keep channels of communications open with those veterans.

During the pandemic it became extremely difficult to provide the level of support we have been used to. However, our VCJS volunteers have adapted extremely well to the situation, by using initiatives such as 'Email a Prisoner' and making regular telephone calls to the prison. The main issues during the year have been veterans' mental health in prison, and on release, a lack of available accommodation.

How we help those in the CJS is changing and we are working with others, such as Project NOVA (RFEA) and Care after Combat to develop a single national CJS pathway. We want to ensure that in 2022 and beyond, that no matter where veterans find themselves in CJS, there will be help for them and their families.

Our specialist VCJS volunteers also helped veterans' families who might be struggling on the outside.

UK NATIONAL SUPPORT FUND

Our project to assist UK veterans, who wished to remain resident in Europe following Britain's departure from the EU, ended in September 2021. The UK National Support Fund was accessed by 21,412 people in total from across Germany, France and Cyprus.

Working in partnership with the Foreign, Commonwealth & Development Office, local SSAFA trained caseworkers assisted UK veterans living overseas, with their residency applications. In total SSAFA directly helped 447 UK veterans with their residency applications of which 162 were in Cyprus, 143 in France, and 142 in Germany. SSAFA submitted 188 residency applications on behalf of UK veterans overseas.

In 2021, we helped 826 people through our housing services:

- **175 women and children** supported by Stepping Stone Home, Gildea House;
- **365 people** at Fisher House, of which 142 had stayed before for ongoing treatment at Queen Elizabeth Hospital Birmingham (QEHB) or other local hospitals;
- **180 patients and relatives in Norton House**, Stanford Hall. In the second half of the year numbers increased significantly as new in-patients were transferred to the Defence Medical Rehabilitation Centre (DMRC) and outpatients returned for routine appointments;
- **34 residents** were supported in our bungalows across the country. This reduced to 28 residents following the sale of five properties and the residents signing new leases for life agreements;
- **72 residents** in our independent living accommodation, the Royal Homes Wimbledon. There are 10 male residents, two married couples and two civil partnership couples. ▶

HOUSING

We offer a range of safe and comfortable housing options, including long-term accommodation for older and disabled veterans. We also provide short-term housing for families of injured service personnel at our Norton House, Stanford Hall and at Fisher House, our partnership with the Fisher Foundation in Birmingham.

Like many of our operations and services, our housing provisions continued to be negatively impacted by the Covid-19 pandemic. 2021 followed a similar pattern to 2020 with visitor numbers dropping when Covid figures spiked and public restrictions were put in place, however we stayed accessible for the patients and families that needed us. At Fisher House, employees remained vigilant during the pandemic and adopted working practices to suit, with follow-up treatment increasing at the end of the year and the resumption of tri-service training expeditions more accidents and injuries are expected in 2022.

Our Royal Homes welcomed new residents, and these now include married and civil partnership couples following a change in our eligibility criteria. We reduced the number of Bungalows owned by SSAFA, with five properties sold with new 'leases for life' to the residents enabling them to live in the property as long as they require it and to protect any rent increases. Maintaining our properties has been a challenge with difficulties in getting reasonable contractor quotes and the works being actually carried out.



FORCESLINE

Everyone faces different challenges, so SSAFA takes a tailored approach to meet individual needs. A call or message to Forcesline can be the start of the journey, and SSAFA is there to provide help to the Armed Forces family every step of the way.

Forcesline is our free, confidential helpline for the Armed Forces community, outside the chain of command. Contacting our helpline can be the first step for someone who needs our assistance – and they're often struggling with a number of complicated, inter-related issues which could include financial debt, mental health problems, restricted access to housing, or disability requirements. We always respond with empathy, understanding and without judgement. Those who seek our help know we're here for them, we're here to signpost and help them access what they need to get their life back on track.

“As our lives have changed over the last year, even more people are seeking new ways to receive advice and support, whether that be via email or an online webchat... The technology eliminates the nerves that some people may feel when calling a helpline, making it easier for people to reach out for support.”

— Bill Grant, Forcesline Manager

In 2021 we continued to see demand grow for befriending. Loneliness has become a real problem and its attendant mental health impact. Relationship breakdowns and the resulting housing difficulties have continued to increase. Food poverty is a growing problem and in the last year we received a large number of calls from people struggling to feed their families and provide other basics, such as electricity and heating. The number of telephone contacts increased significantly towards the end of 2021, after a prolonged period of low numbers; presumably created by the reluctance to talk openly on the phone during lockdowns.

Our live webchat platform that is accessible to all members of the Armed Forces community, including serving personnel, veterans and their families, has seen a rise in requests for help.



Forcesline numbers

- **27,554** enquiries
- **13,197** calls
- **10,306** emails
- **4,035** webchats
- **114%** increase in webchat contacts compared to 2020
- **41.68%** of all enquiries were from people aged 31-50

CELEBRATING DIVERSITY IN OUR ARMED FORCES FAMILY

SSAFA supports a diverse range of beneficiaries within the Armed Forces community, we thrive on these differences and believe it is critical to our success as an international charity.

In 2020, we launched “Celebrating Diversity in Our Armed Forces Family” campaign - a long-term initiative to shine a spotlight on the valuable contributions made by those from diverse backgrounds to the Armed Forces community. In 2021, Celebrating Diversity sought to honour the contributions of black service personnel. To coincide with international Black History Month in October we produced a series of profile pieces of notable black service personnel throughout history, this included a [history timeline film](#) that focused on key moments and figures in black military history since 1885, the year that SSAFA was founded.

Our partnership with Fighting With Pride, a charity that supports the health and wellbeing of LGBTQ+ veterans, service personnel and their families - continued to strengthen in 2021. SSAFA arranged for the charity to have an official role at the Remembrance Parade at the Cenotaph. This was the first time in the history of the march past that LGBTQ+ veterans had such an opportunity to participate.

In addition to our awareness raising campaigns such as Celebrating Diversity in Our Armed Forces, SSAFA representatives also sit on a variety of working groups and sector-wide collaborations that focus on equality, diversity and inclusion (EDI). One such group is the Cobseo Female Veteran's Advisory Group, a unique cluster of Defence and Armed Force charity sector key stakeholders, that seeks to understand the needs of female veterans and eliminate the barriers for females and other minority groups to access services and support.

UNDERSTANDING NEEDS OF EX-SERVICEWOMEN

Women currently make up 11 per cent of the Armed Forces, yet not enough is known about their health, wellbeing and service experience. To address this, in June 2020, the Cobseo Female Cluster commissioned the Veterans and Families Institute for Military Social Research to undertake a scoping study into the health and wellbeing of female veterans, identify gaps in research, and create a framework for prioritising further activities. In June 2021 the findings of the project were presented in the '[We Also Served: the Health and Well-being of Female Veterans in the UK,' Report](#).

One of the report's key findings with the greatest impact for SSAFA, was that the veteran support sector is male dominated in its focus, which can discourage ex-servicewomen from seeking support. It is imperative that people see themselves reflected in the charity. SSAFA strives to do this in a variety of ways.

As well as our Celebrating Diversity campaign, we also share case studies of a range of beneficiaries; men and women, all service personnel, veterans and their families across all of our communications including our social media platforms. We also ensure our publications and marketing reflect the entirety of the Armed Forces community and are continuing to contribute to research and working groups like the Cobseo Female Cluster to gain better insight.



fightingwithpride.org.uk

LEADING BY EXAMPLE

SSAFA cannot simply champion diversity. As an inclusive organisation and employer we must lead by example and demonstrate our belief that a diverse range of expertise across our teams is central to delivering our services effectively. To this end, we endeavour to be an equal opportunities workplace that seeks to recruit, develop and retain the most talented people from a variety of backgrounds, perspectives and skills.

Seeking to be an inclusive employer, in 2021 we created a diversity and inclusion (D&I) group and delivered a series of mental health and wellbeing initiatives, such as creating our own Health and Wellbeing policy. As part of this we supported the creation of an employee-led menopause group to support those experiencing the menopause. We established further equality, diversity and inclusion (EDI) initiatives which included SSAFA's first employee engagement survey, that incorporated a section to provide an employee voice on EDI issues and wellbeing. We also became a member of Inclusive



We remain committed to increasing the diversity of the charity's beneficiaries, volunteers and employees, continuing its core values of offering a non-judgemental, fair and understanding service to all who need it.

Employers, who have provided conscious inclusion training for more than 60 SSAFA managers and adopted a non-biased recruitment process for job applications.

On International Women's Day we were proud to announce that SSAFA is closing the median pay gap between male and female employees of the charity. In 2021, the gender pay gap at SSAFA was 2.3 per cent while the national average for the UK is 15.4 per cent. We are particularly proud that since we began reporting on the median pay gap the difference between salaries for our male and female colleagues has reduced substantially. In 2017, the gap stood at 13.2 per cent; over the course of five years we have closed that gap by more than 86 per cent to its current level.

SSAFA remains committed to increasing the diversity of the charity's beneficiaries, volunteers and employees, continuing its core values of offering a non-judgemental, fair and understanding service to all who need it.

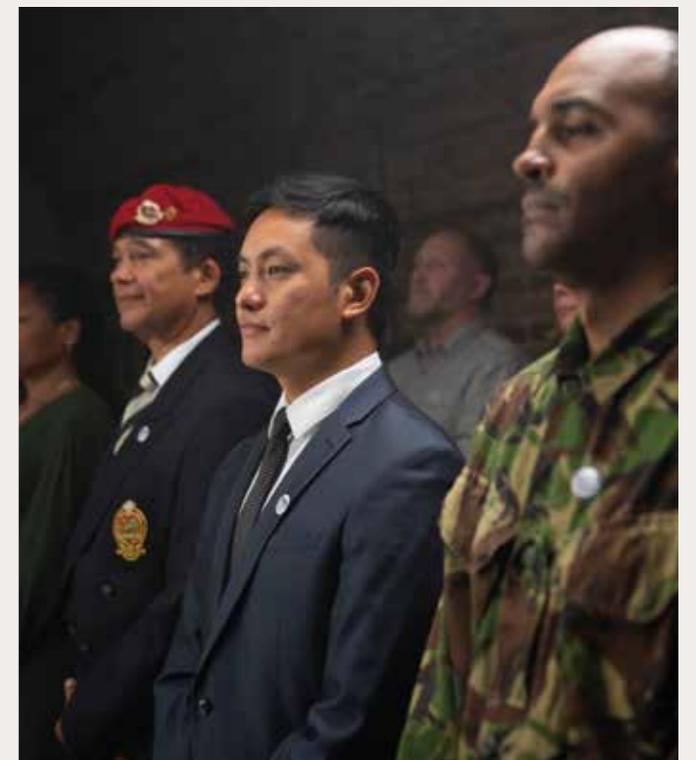
SSAFA'S 'BE THERE' CAMPAIGN

In 2021 SSAFA ran a TV advertising campaign, for the first time in four years, to raise awareness and much-needed funds. Between 8 October and 18 December 2021, the advert aired 1,317 times across a wide variety of TV channels, as well as across digital platforms including ITV Hub, All4 (Channel 4), and Sky on Demand.

Featuring the message of 'Be There', the advert told the story of Mandy Small, a SSAFA beneficiary and former RAF Police Corporal who turned to the charity when her husband, who had also served 21 years in the Royal Logistics Corp, took his own life. SSAFA provided Mandy with a range of support from sourcing funding for funeral costs to arranging bereavement counselling for Mandy's young son. As the advert conveyed, SSAFA was there for Mandy in her darkest hours.

This campaign achieved more than 4.5 million impressions as well as bolstering our social media reach to more than 6 million impressions via supporting paid-for social media advertising. During the campaign, enquiries to Forcesline, our confidential helpline, increased by 44 per cent compared to the same period (October-December) in 2020, whilst our online 'Get Help' form submissions increased by 61 per cent, and applications to volunteer for SSAFA increased by 61 per cent.

By the end of December 2021, research indicated that our brand recognition also increased significantly as a result, with 36 per cent of those interviewed recognising SSAFA's 'Be There' campaign and 29 per cent strongly agreed that they remembered seeing SSAFA digital advertising, media or online coverage over the previous month.



RAISING OUR PROFILE

SSAFA wants to be known as a trusted support network and service provider, and the experienced 'expert' voice; recognised for knowledge and understanding of the many issues faced by the UK's Armed Forces community. Our aim is for SSAFA to be the 'go to' organisation for those in need to come forward for help, the first choice for those wishing to volunteer their time and the main charity for those looking to donate. We need our multiple audiences and stakeholders to know who we are, what we do and how we can help, by growing and improving our brand awareness and recognition.

We are grateful to all those who shared their stories and experiences of SSAFA and helped us gain such extensive media coverage in 2021; ultimately encouraging people to reach out if they needed us, as well as inspiring others to lend us a helping hand by volunteering.

OUR 2021 MEDIA HIGHLIGHTS

In 2021, our SSAFA brand and news stories reached more than 417 million people across a variety of media communications platforms, both on and off-line. This included 2,389 pieces of coverage across the national and regional newspapers, broadcast news outlets, as well as in consumer and military publications. In October and November 2021 alone, coverage of our SSAFA stories and campaigns reached more than 60 million people. We also enjoyed greater consistency in our reach throughout the year with monthly circulation figures of more than 25 million people, for nine out of the 12 months. In comparison, in 2020 we only achieved this monthly figure twice.

Key moments in 2021 included celebrating National Armed Forces Day on 26 June, with our virtual and 'in real life' 13 Bridges mass participation fundraising challenge which generated strong media interest, giving us more than 80 pieces of coverage with an estimated circulation of nearly 17 million across national and regional media, print and radio.

Our campaigns shine a light on the **challenges and difficulties** faced by the people who turn to us for help.

Our October campaign led with a survey revealing "60 per cent of people in UK do not know about their family's military service". This education campaign that sought to encourage families to share their personal military history proved very topical. This campaign featured in 187, giving SSAFA a strong presence and a circulation of 14 million, across national and regional press and in more than 26 different outlets and online news sites.

Our public relations and communication campaigns do more than raise SSAFA's profile, they shine a light on the challenges and difficulties faced by the people who turn to us for help. For our Christmas campaign we chose to focus on the escalating issue of veterans and their challenges with food poverty, which we had witnessed throughout the pandemic and in its aftermath.

The campaign shared the experiences of those in financial hardship and the efforts of our SSAFA branches to support those in need from their local Armed Forces community over the Christmas period. The campaign had a circulation of nearly 20 million - an excellent result for a challenging and crowded time of year. This culminated in a Sky News interview with our CEO, Sir Andrew Gregory and our nomadic fundraiser, Chris Lewis on Christmas Eve, along with national press coverage and 17 national and regional radio interviews with Sir Andrew.

Our work to highlight the financial challenges faced by the Armed Forces community does not stop with PR activities; we seek to have a strong evidence-based knowledge of such difficulties, and develop robust, effective recommendations for change. To achieve this, we are actively contributing to the longitudinal data-driven Map of Need research programme, part of which sees us rolling out a UK-wide food poverty study with the University of Northumbria (please see page 8). We are also exploring a digital poverty and literacy study with Anglia Ruskin University and RFEA - The Forces Employment Charity, after we saw the impact that digital exclusion was having on our most vulnerable beneficiaries, including women and children at Gildea House; our accommodation for those in need of safe housing free from abuse.





CHRIS LEWIS' LONG WALK HOME

Chris Lewis has had another phenomenal year and has hugely contributed to raising SSAFA's profile, he has now raised over £270,000 for SSAFA, excluding Gift Aid. A BBC Wales documentary The Long Walk Home, part of the Our Lives series, followed ex-paratrooper Chris Lewis on his adventure of self-discovery, survival and renewed confidence as he walks around the entire UK coastline. Media opportunities for Chris and his dog, Jet, keep coming in and these are carefully managed by the SSAFA PR team and passed on to Chris. He has also written a book, started to teach bushcraft to local communities he visits on his walk and is looking to create more TV documentary films.

In Autumn 2021, Chris and Kate announced they were expecting a baby but vowed to continue with their walk. The new addition, a healthy baby boy called Magnus, will join them as they resume their walk in the southeast of England, with their eventual endpoint being Swansea, where Chris originally started back in 2017.

SSAFA'S DIGITAL BRAND PRESENCE CONTINUES TO GO FROM STRENGTH TO STRENGTH

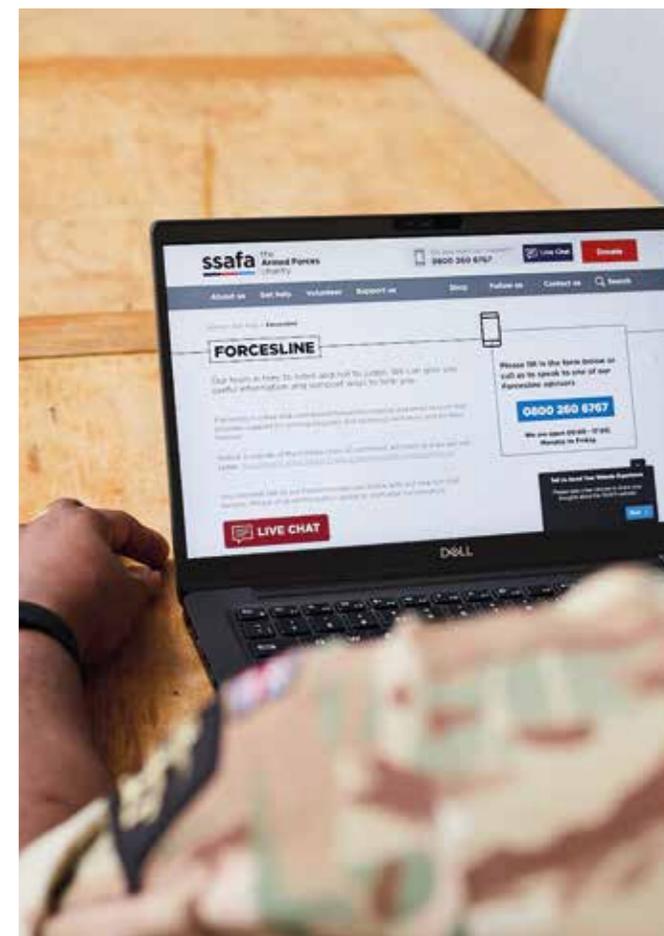
Building on previous years successes through our digital brand awareness, volunteer recruitment and Forcesline awareness activity, we reached more than 3.2 million people. Core to our volunteer recruitment strategy is to have a low-level 'always-on' approach for communications at a national level but working with individual branches as needed to ensure a robust pipeline of new 'volunteer' recruit. This continual presence has successfully managed to drive applications for both volunteer caseworkers and mentors over the last year.

On an average monthly basis, throughout 2021, SSAFA grew its cross-channel social media presence audience faster than all the other main UK military charities. On average, we received more Facebook shares, Twitter retweets, and TikTok shares than other military charities apart from the Royal British Legion, which has a much larger follower base. In 2021, we also launched our TikTok channel, becoming the first major UK military charity to do so.

Over more than four years, Chris has learned to live off the land, survive numerous lockdowns and severe weather. To find out more, follow his adventures on facebook.com/chriswalksuk

In addition, our Facebook advertising actively promotes a number of different key fundraising areas; challenge events, donations, our SSAFA Lottery and SSAFA Store, as well as brand awareness activity. Our challenge events adverts reached more than 2 million people, our donation appeals reached more than 1.6 million people and our SSAFA Store activity reached 1.4 million.

December 2021 saw a growth in our paid acquisition activity, largely driven by television advertising and our food poverty social media campaign. We saw a significant spike in online donations in December 2021 vs. November (giving an uplift of 50%) and compared to our 2020 December online fundraising performance (an uplift of 31%). Facebook donations again performed strongly in 2021 and our e-newsletter subscriber list continued to grow with overall engagement with our monthly newsletter remaining consistent.



Whilst we have seen consistent high levels of engagement across our social media platforms and our digital supporter bases are growing, we have seen a fall in users on our website and particularly amongst those looking for support. Our Forcesline web page for the first half of the year, had a decline in enquiries, but from August 2021, we saw a consistently higher level of enquiries, particularly focused on needing assistance with housing, mobility/disability issues, and financial planning. Loneliness and isolation, as well as challenging mental health and wellbeing discussions prompted many calls in and we've had more than 5,000 people seek support via our Forcesline live chat platform. We're continuing to update our content, making our website easy to access and navigate, as well as working with our Forcesline colleagues and our volunteer caseworkers to better understand what can be addressed via the website or by alternative means.

The Digital team also supports our volunteer network with their digital and social media requirements. By working with other teams across SSAFA, a new Digital Marketing Volunteer (DMV) role has been created. This new role is to ensure all SSAFA branches can start their social media 'journey' and often supports more than one branch. These volunteers work with our digital team to ensure that they have the administration support they need and access to national content to promote with their local audience and branch supporters.

We have seen an increase in the number of branches coming forward and showing an interest in social media, as well as a consistent demand for the DMV role. We're delighted to see that university students and graduates are specifically searching for this volunteering opportunity and finding it - showing general awareness of SSAFA is increasing. We now have 16 Digital Marketing Volunteers in post covering 21 branches UK-wide, with potentially seven more currently going through our recruitment/induction processes.

SSAFA CHATTER

Our podcast channel SSAFA Chatter was launched in July 2021, which brought together a collection of podcasts and videos for members of the Armed Forces community. Our 'Thriving After Lockdown' series, hosted by SSAFA ambassador, former beneficiary and mental health counsellor Tom Fox and family support worker Jo Morton-Brown, sought to support Forces families with their mental and emotional wellbeing.

The seven-episode series saw Tom and Jo focus, in turn, on experiences of different groups within the Armed Forces family from children under eight to adults living alone, speaking to people from these groups about their feelings and emotions. Each episode was tailored to the different age or demographic group being discussed, with a variety of tools and techniques being shared for improving mental health and wellbeing.

Our **'Thriving After Lockdown'** series supported Forces families with their mental and emotional wellbeing.

SSAFA ambassador, Tom Fox, sharing his memories of Forces life with his two children.



RAISING FUNDS FOR SSAFA

Last year was another challenging fundraising year as Covid-19 continued to impact our activities. Nevertheless, we are delighted to report that 2021 was a better-than-expected fundraising outcome for SSAFA - with most of our income areas outperforming their targets. In 2021, we raised £11,885,571 million from donations, grants, legacies, events and trading activities, of which £1,849,711 million was raised by volunteers in their local communities.

Our new fundraising strategy was rolled out, which included new pilot regional fundraising initiatives that were introduced in the North West region, and which started to explore the creation of a team of regional fundraisers to focus on generating income to support regional hubs created through our SSAFA@140 project.

INDIVIDUAL GIVING

Our individual supporter giving income of more than £1.25 million was bolstered by new acquisition activity in this area, including Direct Mail and our TV advertising campaign, that brought an additional 3,300 supporters to SSAFA in 2021. External factors will always affect Individual Giving and we have lost supporters due to pandemic-related issues, the economy and standard attrition. However, our warm supporters have remained loyal. Our focus on supporter acquisition has been positive and the long-term benefits of this will be seen in the future.

SSAFA's spends millions of pounds every year supporting the Armed Forces community. This is only possible thanks to the dedicated support of **our many donors and fundraisers, who help us raise this money.**

Our 13 Bridges mass participation event took place on Armed Forces Day, with our fundraisers enjoying the sunshine during their 10-mile walk over the 13 iconic bridges of London.



Events

The pandemic continued to impact event fundraising with numerous postponements throughout the year. Yet our supporters used creative, virtual methods of securing donations enabling the department to report an overall events income of more than £1.1 million, and achieving 154% of their predicted income target.

Challenge events and community income increased 147% to £564,000 in 2021, and special event income also increased 12.7% to more than £537,000. Key highlights included:

- Our first bespoke hybrid challenge event, the **13 Bridges Challenge**, a hugely successful event that exceeded our expectations with the physical event happening in London, but other virtual events taking place elsewhere across the UK at the same time;
- Creation of new local cycling event in Salisbury, **Ride the Plain**, was also a success and will return in 2022;
- **Our Defence Industry Charitable Dinner** made a welcome return and raised an impressive £209,000;
- Although **Rally for Heroes** had to postpone their European car rally for more than two years, this will now take place in August 2022. So far, they have raised in excess of £95,000 of their £100,000 target.

CORPORATE AND COMMERCIAL PARTNERS

The pandemic continued to affect corporate partnerships as they were unable to raise funds in traditional face-to-face ways, however they continued to step up and contributed substantially during 2021 and achieved their target income of £400,000. 2021 saw our corporate partner Aramark Defence Services, raise their highest annual donation for the charity since the partnership began. The food service provider raised £63,000 in 2021, through a variety of charitable activities across the UK including donations from carrier bag sales in their convenience stores, and staff fundraising in 60 major defence establishments managed by Aramark.

In 2021, SSAFA took part in the annual ICAP Charity Day for the first time and received a share of the £3.6 million raised. This annual event, running since 1993, sees the leading global markets infrastructure and data solutions provider, ICAP, give all its revenues and commissions

made on a dedicated day to a diverse range of charities. High profile celebrities lend their support, manning the phones for their chosen charities. TV personality Angela Rippon, whose father served as a Royal Marine during the Second World War, helped raise donations for SSAFA on the market floor.

Commercial partnerships are an exciting area for SSAFA, and in 2021 we continued to seek new partners and explore untapped opportunities. In 2021, more than £120,000 was raised, with more than £55,000 from the Hattons of London “We will Remember Them” commemorative medal range and £7,000 from Parkdean Resorts’ “Big Brew Up” fundraising events that took place during Armed Forces week.

Our Trading team continued to go from strength to strength with sales of more than £120,000 in 2021, with the online shop bringing in more than 75% of this total.

WELCOME RETURN FOR OUR LONDON CAROL SERVICE

The SSAFA London Carol Service returned to the Guards Chapel, Wellington Barracks in December 2021, with a new Committee Chair in Alexandra, Lady Walmsley, now also a SSAFA Trustee. The event was attended by around 500 people including our SSAFA President, HRH Prince Michael of Kent, Secretary of State for Defence Ben Wallace MP and the UK Armed Forces Service Chiefs.

An impressive £250,000 was raised, most of which will help to fund the vital work of our Central London Branch, with a contribution also going towards our national Adoption Service. Our thanks go to the organising committee for their hard work in making the event such a success and those corporate partners who supported such a successful event.

TV personality Angela Rippon, whose father served as a Royal Marine during the Second World War, helped raise donations for SSAFA on the ICAP market floor.

LEGACY GIVING

We are extremely grateful to have received more than £4,282,000 in legacy donations during 2021, and this represents well over a third of all voluntary income to the charity. Activities throughout the year included the launch of a new online free will writing service, Bequeathed.com, and a legacy mailing which resulted in some very positive responses. Many of those opting to leave a legacy to SSAFA shared their reasons for doing so, and it was heartening to see comments from people who wanted to pay tribute to the work of the charity:

“I was six when my Dad died. He couldn’t work because he was too sick and we had no money. SSAFA paid for his funeral and I will be forever grateful.”

“My younger son was in the Welsh Guards in Afghanistan. The support he received from SSAFA when injured in 2012 was amazing.”

“In 1985 as an MOD civilian I took an accompanied three year posting to REME Tech Services, Germany. After seven months our twin sons were born very premature and I will never forget the help we received from SSAFA.”

MAJOR GIVERS

Our Major Giving team has successfully built on our strong relationships with various existing long-term funders, as well as developing new partnerships, despite ongoing pandemic-related challenges. We have continued to closely collaborate with the military Benevolent Funds. ABF The Soldiers’ Charity remained one of our largest funders, providing substantial support to our casework service, our Stepping Stone Home, Gildea House, refuge for women and children from the military community and Norton House Stanford Hall, our respite home-from-home for families of those injured whilst serving.

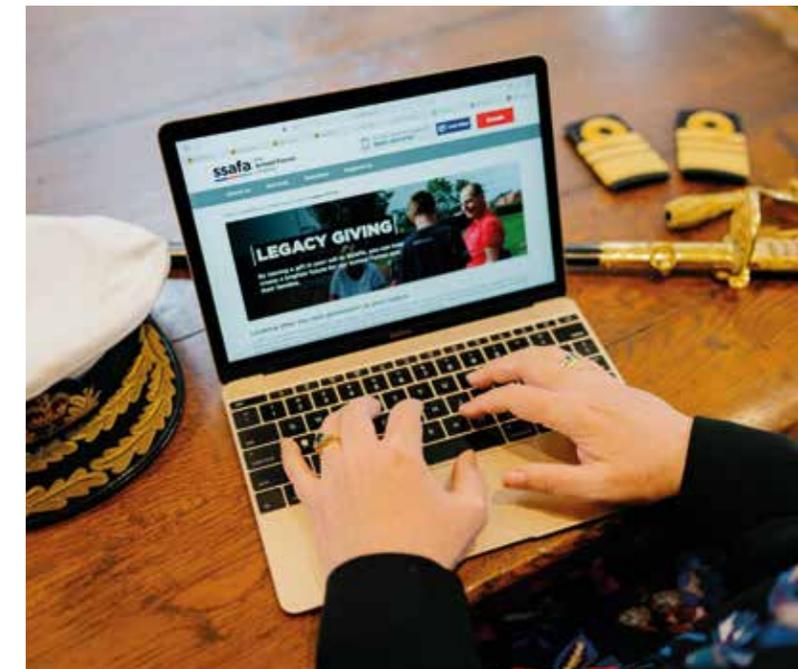
The Royal Navy and Royal Marines Charity (RNRMC) and Greenwich Hospital continued to provide much-valued financial assistance through a multi-year gift towards our caseworking, our Forcesline helpline and Norton House, Stanford Hall, along with a separate grant towards our Mentoring services. A significant

grant was also received from the RAF Benevolent Fund for Forcesline, Norton House, Stanford Hall, and we remain ever grateful for their continued commitment.

A key achievement has been gaining the support of the MacRobert Trust for Glasgow’s Helping Heroes, a brand-new funder who has donated £50,000, with a rich history and links to the Armed Forces community.

There was less government funding available in 2021 overall, however we secured an additional £450,000 from the Department for Digital, Culture, Media and Sport (DCMS) to continue our loneliness and isolation work started in 2020, and the Armed Forces Covenant Fund Trust remained a key supporter of our work with military families with additional needs, our work in Scotland and other key areas. We would also like to thank the Army Central Fund for their incredibly extensive support of the serving Army community during the past 12 months.

We have been humbled by the extraordinary generosity of our supporters throughout this challenging year. We extend a sincere thank you to all our key donors, many of whom we’ve listed on pages 57-58 and those who prefer to remain anonymous.



“A guy called Graham called me, he was a caseworker for SSAFA where I live in Brighton. . . He went through some forms with me and then wrote to my different regiments asking if they would fund a new bike and kept pushing.”

— Gina



GINA

Knocked off her bike in a hit and run, Gina found herself in A&E injured, her bike destroyed. She had been using the bike to support her mental health, as she was caring for her brother Spencer through his terminal cancer. The day after the crash, Spencer sadly died.

Having served in the Army, Gina asked SSAFA for help. She didn't really expect anything to happen, so was shocked when they raised the funds for a new bike for her. Gina has gone on to use the bike and cycling to strengthen her mental health, cope with her grief and raise money in memory of her brother.

“I did 11 years, mainly in the Royal Signals. . . My first few years I was in the 30 Signal Regiment, the ‘globetrotters’. It was a dream job.”

After serving 11 years in the British Army, including tours of Bosnia & Kosovo, Gina embarked on a new career in close protection and surveillance.

“I was diagnosed with PTSD and I was due to get some support, but my brother got diagnosed with cancer. I lived in Sussex, but he was in the Wirral, so I went up to be there for him and to help with his care.”

“That’s when I started cycling. I needed something to help me and take my mind off things.”

“We were told he had weeks to live, just as Covid hit. All his treatment stopped. . . I’d go and see him for an hour and then I’d go for a cycle. I needed to.”

“The day before he died, I was knocked off my bike in a hit and run with another cyclist. I was on a cycle path and two guys on bikes came towards me fast, travelling on the wrong side. They smashed into me, at about a 30 mile-per-hour impact. The handlebars hit my arm and catapulted me off the bike. I was lucky I wasn’t thrown into the road.”

“I was bleeding and in a lot of pain. . . Thankfully I was only badly bruised and cut, narrowly avoiding some dislocated and broken bones. I was alright, but the bike wasn’t. It was completely trashed.”

“Then the next day my amazing brother died. I was completely consumed with that, nothing else mattered.”

“My contacts at Help for Heroes got in touch to ask how I was doing, and I mentioned the bike in passing and they told me to get in touch with SSAFA. . . A guy called Graham called me, he was a caseworker for SSAFA where I live in Brighton. . . He went through some forms with me and then wrote to my different regiments asking if they would fund a new bike and kept pushing. I just didn’t expect much, but together the regiments donated the full amount of £1,750 to buy me a fabulous new bike!”

Following the arrival of the bike Gina went on to complete a year long, 100 mile a week challenge, ultimately raising over £10,000 for a local cancer unit that had treated her brother. More used to raising money for charity, than being supported by one, Gina also decided to give back to SSAFA in recognition of the support they had given her, and in 2021 embarked on a very different kind of challenge - a book project.

Gina produced a book of poetry, *Military Memories*, written by members of the Armed Forces community. Alongside her own poems are ones from cadets, serving personnel, veterans, and family members, all beautifully illustrated. The profits of the book, which is now available to purchase from the [SSAFA Shop](#) are being shared between SSAFA and the military charity Sporting Force.

A BIG THANK YOU

In the 137 years since Sir James Gildea's vision established the Soldier's and Sailor's Families' Association, SSAFA has overcome difficult periods whilst supporting the Armed Forces community; the last two years have been two of the most demanding in our history. Despite that, we should all be extremely proud that the Charity's ability to help individuals and families has not missed a beat. The demand for many of our services has increased significantly during these unprecedented times.

Hence and on behalf of those whom we support, a very significant thank you to our dedicated volunteers and employees for their teamwork and adaptability, as well as to all our donors - individuals, trusts and foundations as well as our corporate and commercial partners, and the many other collaborating organisations that we work with. Your contributions during 2021, given in many different ways, have been outstanding; without them we would not have been able to provide assistance to those who come to SSAFA seeking to access one of our various services.

SSAFA remains a trusted source of support across the Armed Forces community, positively changing lives and helping our clients move forward. The Charity has a responsibility to adapt our services as the requests coming to us change; we are never complacent and as we celebrate all that we have achieved in 2021 and previously, we are looking to the years ahead with energy and determination. We will continue to fulfil our mission and meet Sir James Gildea's intent, but we cannot do this alone. I thank you all for your support and engagement; together we can make a true difference.



Lieutenant General
Sir Andrew Gregory KBE CB DL
Controller



KEY CHARITABLE TRUSTS AND DONORS

ABF The Soldiers' Charity
Armed Forces Covenant Fund Trust
Army Central Fund
Barbara Naylor Charitable Trust
City Bridge Trust
Department for Digital, Culture - Media & Sport
Forces in Mind Trust
Foreign, Commonwealth - & Development Office
Glasgow City Council
Gosling Foundation
Greenwich Hospital
Honourable Artillery Company
LIBOR Fund
Livery Companies - of the City of London
Lloyd's Patriotic Fund
MacRobert Trust
Royal Air Force Benevolent Fund
Royal Navy and Royal Marines Charity
The Michael Uren Foundation
The National Lottery Community Fund
The Scottish Government
The Swire Charitable Trust
The Syncona Foundation

And those who wish to remain anonymous

OUR CORPORATE PARTNERS AND SUPPORTERS

8 Northumberland Avenue
Accenture
ADS Group
AECOM
Airbus
Alexander Thurlow
Alive Network
All Jigsaws
Allan Webb
Amazon
Amey
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Astley Clarke
Atkins
Award Productions
Babcock
BAE Systems
Battle Proms
Battlespace Publications
Beaver Westminster
Boeing Defence UK
BWRT
CAE
Chepstow Racecourse
Chess Dynamics
Clarion Events
CMS Strategic Cohort
Compass Group
Computeam
Corps Security
Costain
DAS
Defence Discount Service
Defence Relationship Management
Disruptive Media Group
DXC Technology
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Ernst & Young
Exensor
Forces Car Direct
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L3 Harris
Landmarc Support Services
Leonardo
Lila Jewellery
Lockheed Martin
Make UK
Marshall
MBDA
Merrythought
Military Spirit
Mitie
Mobility Furniture
Moog
Morgan Sindall Infrastructure
Mott MacDonald
Nationwide Building Society
Newton Europe
Northrop Grumman
NSS Global
One Web
Openreach
Pacific Investments
Parkdean Resorts
Parker Hannifin
Pennant International
Phoenix Group
Pinnacle Group
PwC
QinetiQ
Raytheon
RBSL

Race the Distance
Reaction Engines
Renaissance Strategic Advisors
Rolls-Royce
Safran
Scala Publishing
Serco
Sewell Mullings Logie
Smith & Williamson
Sodexo
Spectra
Square Circle
SJH Group
SUEZ Recycling and Recovery UK
Sutton Seeds
Syneos Health UK
Tenants Consolidated
Terrington Management
Tesco
Thales
The Makers Of
Thorntons
Top of the Range
Trinity Insurance
Turner & Townsend
TVS SCS
Ultra Electronics
Viasat
Vinci
White Rock Events
Zephir





ssafa | the Armed Forces charity

SSAFA, the Armed Forces charity is a trusted source of practical, emotional, and financial support for serving personnel, veterans and their families in their time of need. In 2021 our trained teams of volunteers and employees helped more than 66,000 people, from Second World War veterans to those who have served in more recent conflicts, or currently serving (both regulars and reserves), and their families.

SSAFA understands that behind every uniform is a person. And we are here for that person and their family, any time they need us and in any way they need us.

NEED TO TALK?

SSAFA's Forcesline is a free and confidential helpline providing advice and information for serving personnel, reserves, veterans and their families, and is completely independent of the chain of command.

- Call **0800 260 6767** Lines open 09.00 to 17.30 weekdays
- Visit **ssafa.org.uk/forcesline**

To make a donation to support our Armed Forces family:

- Visit **ssafa.org.uk/give**

