



aff | army
families
federation

**AFF annual report
and accounts 2018/19**

**SHAPING THE FUTURE
FOR ARMY FAMILIES**

*“Carry on the
great work you
are already
doing! Without
AFF I would have
absolutely no idea
what is happening
in the Army!”*

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CHAIR OF TRUSTEES’ REPORT

JULIA WARREN

“In 2018 the Army Families Federation has been able to help more Army families than ever before”

In 2018 the Army Families Federation has been able to help more Army families than ever before. Over 12,000 families were supported in one way or another by the AFF regional team of co-ordinators and managers or by one of our specialists. This is a great achievement of which we are immensely proud.

Communication

There is no denying that some of the increasing numbers of enquiries are due to the changes taking place in the defence landscape within which we operate. Policies and procedures change, and whereas the intent of the changes may be to improve the offer, without the right communication and engagement it can cause nervousness and uncertainty amongst many of the families we represent. In 2018 we saw a 69% increase in families coming to us just for information or signposting.

Communication, and the need for better communication from the Army and the MOD, has been one of our main themes for the year and was also the topic for our successful networking event in January. We have over the year highlighted the importance of better and more timely communication with Army families to the chain of command as well as the MOD and other

government departments. One of AFF’s key objectives is to ‘provide information and guidance that empowers Army families and encourages resilience’ and we will continue to deliver this. However, our aim is not to communicate on behalf of anyone else, we are there to convey and strengthen the message owned by others so we need policy and strategy owners to step up to this challenge.

AFF’s own communication has gone from strength to strength and in 2018 we had over a million combined reach on our Facebook page and the average reach for each post is now over 20,000. Our website had over 310,000 unique views and our Instagram followers increased by 27%. When operating in a landscape where effective communication to families is scarce, we are very proud of our successes in this area and will continue to develop this in 2019.

Operational change

In 2017 we undertook investigative work on the knowledge of the Army offer among Army families, and the outcome of that helped the Chief Executive and the team to shape the plans for 2018. Due to the low awareness of what families were entitled to, we introduced a new operational model in 2018 where



we had a monthly focus on the different elements that make up the offer. Every month we informed, challenged and gathered evidence on the theme. The themes, or elements, varied from health and education to housing and employment. This proved a very effective operational model, and one that may have contributed to our significant increase in engagement that has continued in 2019.

Governance

On 1 April 2018 we moved from being an unincorporated charity to becoming a Charitable Incorporated Organisation (CIO). This was a move that we as Trustees felt was right for AFF and that has worked very well over the last year. We are going from strength to strength with both the operational and strategic work of AFF, but also from a governance point of view. This year we have had a complete review of all our policies to ensure the charity is fit for purpose. We have also implemented detailed GDPR policies and procedures.

Overall 2018/19 has been a very successful year, where we have not just increased our engagement with families, but we have also increased our digital footprint and our wider stakeholder engagement.

We could not have achieved what we have done over the last 12 months if we did not have support. First and foremost, on behalf of the Board of Trustees, I would like to thank Chief Executive Sara Baade and her team for their dedication and care. A further thank you to the Army, all our funders and every one of our supporters for their commitment to our cause.

Q&A WITH THE AFF CHIEF EXECUTIVE

SARA BAADE

“I believe we deliver a role essential to Army families; we listen, support, consider and speak up on their behalf.”

How would you reflect on 2018/19? What stands out for you as Chief Executive?

2018/19 was a brilliant year for AFF. We saw a 37% increase overall in families engaging with us - a record increase in AFF's history! This meant that we engaged with just over 12,000 families in 2018 alone; supporting them in areas such as housing, education, health, immigration and employment, to name a few. I'm very proud of how staff dealt with this significant increase in work, whilst continuing to deliver solid, informed and essential support to the families.

2018/19, however, also raised a few questions: why did we have so many more families coming to us; were we victims of our own success or were there other factors playing a role in this increase? Having spent significant time reviewing our evidence, we can now confidently say that (in addition to being victims of our own success), we are filling the gaps left by others in both the welfare and communication space. We will be working with both the Army and the MOD in 2019/20 to see what more can be done to better support families, with a specific focus on these areas.

What do you feel have been AFF's biggest successes for families this year?

It's very hard to pick one success over another. Every year we have large national successes, but we also have smaller local wins that we must not forget.

I'm equally proud of all that we have achieved. For example, in London we have worked with local schools and the council, highlighting the challenges for Army children and subsequently securing additional funding for the schools. Or the work we did in the British Army Training Unit Kenya (BATUK) ensuring the Combined Accommodation Assessment System (CAAS) bandings were reviewed and altered to be in line with policy, resulting in a rebate to many families. We also had success supporting Foreign & Commonwealth (F&C) soldiers who were facing challenges with the Home Office on their minimum income policy, resulting in one family being reunited in the UK. All these successes and many more are why we do what we do!

If I were to pick one national win, it would be around our new Forces Families Jobs (FFJ) website that we are due to formally launch in September 2019. We took this project from its infant state to a fully-fledged product and when we 'soft launched' the website at the DRM conference in early March, we were inundated by employers wanting to engage with us and advertise their jobs to spouses. We are now very excited to launch this to Army families in September and hope for similar engagement from them.



What have been AFF's biggest challenges this year?

As an independent charity we constantly have to ensure that our budgets are carefully considered to make sure they always present value for money. This is by far the biggest challenge we face, especially in a year like we have just had where the demand on our services has significantly increased. We need to ensure our income is sufficient to be able to continue to deliver high-quality support to families. Our staff is our greatest asset but also our greatest expense, and with increased demand from families, I need to ensure we have enough staff to support those in need of our services, and that can at times be challenging. Having said that, we have been fortunate to secure a number of new funders in 2018/19 as well as our existing funders increasing their support. This has been immensely helpful, especially when looking forward to ensure we can continue to deliver. We are so grateful for their support, without it we could not do what we do.

How do you see AFF's role changing and developing?

We constantly strive to look at our evidence to ensure we are focusing resources and time on the areas that families need us to address. It is therefore sometimes difficult to do long-term planning as we need to be adaptable to what happens in the environment around us.

There are, however, a number of policies that we know are coming so we can prepare and plan for those. We know that more and more families will be moving away from Service Family Accommodation (SFA) and into their own home or private rental as the MOD Future Accommodation Model is being implemented over the next few years. We are currently building a support

network and channels that help those away from SFA. We will be working closely with local councils, non-military support agencies and housing associations to ensure we are prepared for this significant change in how families live. We are also increasing our footprint in the south to better support all the families that we are expecting back from Germany later in 2019 as part of the rebasing.

In addition to this, we continue to build our own communication channels and improve our website so that families can access support easily, wherever they are.

Do you feel AFF still plays an important role in the Armed Forces community?

Yes, absolutely! We are a charity that sits outside command and the wider Army structure, and we therefore have a really important role to be the independent voice of Army families. To support the growing cohort of families coming to us, we speak up on policy developments that involve them. We use the evidence families give us to show what their views and concerns are, and we challenge existing policies and procedures. I believe we deliver a role essential to Army families; we listen, support, consider and speak up on their behalf.

What should families look out for in 2019/20?

The launch of Forces Families Jobs (FFJ) in September will be the highlight of our calendar year. We are so excited to launch this project and really hope that families will see the benefits. Being able to link employers keen to employ serving families with the Army families that we represent is very exciting. In addition to this, the site will host details of all the training and upskilling courses available specifically to our serving community. It will be a one-stop shop for anything to do with spousal/partner employment!

OUR IMPACT

Empowered Army families

Families continually alert us to a lack of information or access to information and the repercussions this can have. Throughout 2018/19, AFF has worked hard to empower families by arming them with the information and tools they want but are currently lacking. This extends to our quarterly flagship magazine, Army&You, which features an 'AFF in action' section full of regional developments and areas of impact, as well as a regular rebasing section for those due to move back to the UK from Germany.

In Kenya, spouses were dismayed at the lack of employment opportunities available. Many wanted to work or train but couldn't due to the Kenyan Defence Co-operation Agreement (DCA). AFF recognised the negative effect this was having on those families based there and worked with the local chain of command to clarify the rules. As a result, families wishing to work remotely for a UK-based company can now do so. While caveats remain, this was a boost for several BATUK spouses.

Similarly, in the UK, we teamed up with Digital Mums to address the need for flexible work that fits around Army family life – a recurring issue for spouses which continues to feature in our enquiries. Sophie McLaren was chosen as the winner of a fully funded place on a Digital Mums' Social Media Management course, providing her with both the opportunity and the right skills to make work 'work' for her and her family. AFF has stayed in touch with Sophie to track her progress. Find out more on page 9.

Empowering families with the confidence to support each other has been another AFF goal this year. With the help of funding from ABF The Soldiers' Charity, we established additional needs support groups in local Army communities where families could come and meet others facing similar issues and benefit from expert advice from representatives from AFF and other subject matter experts including Local Information Advice and Support Services (IASS), Oxfordshire Mind and Autism NI.

Foreign & Commonwealth remains one of AFF's biggest areas of enquiry and this year we have improved access to our face-to-face support for this cohort by hosting an increased number of F&C briefs, both in person and remotely using live screen feeds. We've had overwhelmingly positive feedback from families following these briefs and have tackled issues such as Indefinite Leave to Remain (ILR) applications and minimum income regulations.

“My husband finally collected his passport yesterday with his visa issued. We would like to express our sincere gratitude for your help and reassurance during a period I can only describe as very trying. We are extremely happy and can't wait to be together. Thank you and we are humbled.”

Many Foreign & Commonwealth families come to AFF due to complicated processes and a lack of information. We have worked hard to overcome these issues for as many families as we can by representing their needs and making sense of the arduous procedures they must follow when trying to access the correct visas and permits.

↑ **37%**

OVERALL INCREASE IN ENQUIRIES IN 2018 (COMPARED TO 2017)

ARMY&YOU



“Army&You magazine is like a piece of well-loved furniture that travels to every quarter, as wherever you are posted to, the magazine finds you! It makes one feel connected and aware of what is going on in the wider military community and occasionally a familiar face will smile back at you in an article and that feeling is truly heart-warming; so, thank you AFF”

Our stats show that families are becoming more confident in accessing the information we provide on our website. In March 2019, we ran a communications survey to encourage families to tell us how they are receiving the information they need and, importantly, how they would like to receive it going forward. Families told us they found the information we provide very easy to understand and they often rely on us to explain things that affect them.

“AFF does very well to engage with families and is often the only voice to be heard and the only organisation holding people to task”

We've continued to explore new ways of engaging with families and empowering them to seek support or, in some cases, support themselves. This year saw us use Facebook Live for the first time to chat with families about their housing concerns. This was a huge success in terms of families engaging with the live stream and is something we will now do again in the future. Offering families a variety of ways to engage with AFF has been hugely important – and this was confirmed in our communication survey.

To offer families a new way to access information, we launched an AFF Blog at the start of 2019. While still in its infancy, families have been interacting with our posts on both the blog itself and Facebook too and it's our aspiration to include more family contributors to complement Army&You's highly successful BlogSpot section, which shares families' views and experiences.

Finally, thanks to LIBOR funding and a collaboration with the University of Warwick, 2018/19 saw AFF undertake thorough research into the barriers to employment and training faced by our military spouses and partners. Using our findings, we concluded that whilst the barriers to spousal employment were fairly well known, such as mobility, childcare and lack of availability from their soldier, the solutions need to be reviewed. Whilst there's a need for a change of view on this topic in the military culture, there is more that we can do.

In 2019 we will launch a new, tri-Service online jobs and training platform, Forces Families Jobs (FFJ), for families of serving military personnel. The new jobs platform will be a powerful enabler for military families, allowing them to take back control of their careers and CVs. FFJ will help enable employers that have signed the Armed Forces Covenant to support serving families, spouses and partners. It will also act as a 'one-stop shop' for all training and employment initiatives available to serving spouses and partners.

Forces Families Jobs

**LAUNCHING IN
SEPTEMBER 2019**



SOPHIE'S STORY

Embarking on the Digital Mums' Social Media Management course was really informative, and I made some great friends! The fact I could fit it around military life was invaluable. I managed to complete it while being posted halfway through, finishing in November 2018. Since doing the course I've done some freelancing and a role as Social Media Coach for the British Forces Broadcasting Service (BFBS). When I saw the position advertised, I knew I had to be a part of it. I felt a tremendous responsibility to give back after I was helped to achieve my employment dreams. Now I want to help inspire and empower our military spouses to do the same!

Undertaking the course and now gaining employment has changed my life. I now have financial independence; we can afford to save and I'm a positive role model for my children. But it also goes much deeper. We talk about mental health, but in terms of mental health for spouses, a lack of employment, staying at home with no prospects or feeling you have nothing

meaningful in your life has a massive impact. Employment makes me feel valued; I have skills people want and it means I matter. I have a career alongside my husband and working flexibly means when he eventually leaves the Army we are in an amazing position.

"I felt a tremendous responsibility to give back after I was helped to achieve my employment dreams. Now I want to help inspire and empower our military spouses to do the same."

New and renewed relationships

In 2017, an AFF survey revealed that families lacked understanding of the important policies and allowances which make up the military offer and are available to help and support them. In response, we began monthly campaigning in 2018 to raise awareness of the different elements of the offer to families, so that they were up-to-date with relevant information, updates and provisions that could help them. Our targeted campaign took place across a variety of platforms online and across social media, and our staff in the community used their local position to engage with families face-to-face and encourage them to speak about their issues and concerns in a more structured way. Throughout the year we covered all our main themes: health & additional needs, education & childcare, employment & training, F&C, money and housing as well as wellbeing – a growing issue according to AFF's enquiries.

This was coupled with a promotional 'Face of AFF' campaign, which we ran across social media from September 2018 onwards, ensuring families recognised the key contacts within AFF who can help them. It helped make our team more approachable, building a more personal rapport with those we support. The campaign raised our enquiry numbers with both the local co-ordinators and our regional managers, who provide face-to-face contact for those who prefer to engage with us in person.

In October 2018, we hosted two Germany roadshows in Paderborn and Gutersloh. These events were a great success with an enthusiastic turnout, both from families and from the local chain of command and stakeholders. Using an accessible forum for families to raise their views and concerns directly with those making plans and decisions on their behalf, in this instance around rebasing back from Germany to the UK, is immensely useful for families. We feel confident that these encounters have helped to empower those families affected by change and show them that AFF's involvement in key movements and policy can be counted upon. Our feedback from both families and stakeholders after such events continues to prove their worth and bolsters our work to act as a vital bridge between families and decision makers.

Our annual Big Survey this year focused on what families would like to see from the new Future Defence Infrastructure Strategy (FDIS) contract, affecting those living in military accommodation. We also asked families to tell us about the communication they had received around the developing Future Accommodation Model (FAM).

While families' views and experiences are absolutely vital to our work and are at the core of everything we do, they are just one part of our wide remit. We continue to be very open with families about how we use their feedback; in this instance, feeding back to the Army/MOD and other stakeholders to ensure families' views are considered from an early stage in any new developments. In our role as a conduit for family input, our relationships with all contacts are nurtured and carefully managed to ensure families benefit from the extent of our reach.

Our social media engagement with families continues to grow and is a successful mixture of information posts about latest news of interest to families, AFF campaigns and opportunities for engagement. We also continue to let families know who AFF is meeting and collaborating with and generally keep families abreast of our wider work, adding value to the support we offer them and allowing them to comment, contribute their ideas and hold us to task if they feel we could do more. This instils families with confidence that AFF knows how to maximise their feedback and use it in a meaningful way to effect positive change.

"I trust AFF. It's important to have a filter between the Army and spouses. You can tell us when to sit up and listen because they are changing things and get our feedback that I know won't be ignored."



14%

OF HOUSING
ENQUIRIES
RELATED TO FAM

“I am only aware of FAM because of AFF. My husband’s chain of command hasn’t spoken to the soldiers about it, never mind us.”





HOW WE HELPED...

THE BRAY FAMILY

We were having issues with accessing the 50 per cent council tax discount on our second home that we knew we were entitled to. While our experience wasn't necessarily negative, we felt further training of key staff within the council was needed. The letter they issued was also difficult to clearly interpret. Cat Calder, AFF's Housing Specialist, sent us the policy we needed to use and helped us frame our request to London Haringey Council.

While we needed a home in London, we were still paying Charge in Lieu of Council Tax (CLOCT) on our Army quarter, so this did help us financially. While we'd love to be living in our own home, for Service reasons it just isn't feasible at the moment.

AFF's support meant we knew what we were entitled to and how to access it. This gave me the confidence to challenge the local council. My advice to other families in the same position would be not to give up! You will need a lot of hard evidence. AFF can help you with saying the right things, but ultimately knowing your entitlement is key.

In our case, it took around eight months for our case to be approved and I was required to show pay slips to prove I was also paying for our military accommodation. Our local council was actually unaware of the policy, so raising my query to the deputy director was required to move things forward.

Getting in touch with AFF through the website was simple and helped us make sense of our entitlements.

“Getting in touch with AFF through the website was simple and helped us make sense of our entitlements.”

Stronger influence

During 2018/19, AFF has continued to show families that we can achieve positive change on their behalf. By strengthening families' motivation to provide us with evidence, we also strengthen our argument with decision makers who consider us a more credible voice in the decision-making space. This year, we achieved a number of successes using families' evidence.

When families told us they were concerned about the impact the higher rate of Scottish Income Tax would have on their family when posted to Scotland, we approached the Covenant Reference Group and Chief of Defence People directly to ensure this unfair impact on families was properly considered. We were delighted to tell families that the Government had listened and planned to introduce an annual compensatory payment to affected families to negate the financial implications on them.

Similarly, we achieved clarification for families affected by police vetting procedures when returning from overseas postings and trying to apply for a job. We were delighted to be able to tell families that their time spent overseas on a posting could now be counted as time spent in the UK. In the same vein, we helped Foreign & Commonwealth families with improved access to the online visa system. After years of campaigning an 'Armed Forces' option was finally added to the website in 2018. This will have a huge impact on F&C families when applying for visas as they will be able to choose the correct visa route and avoid costly charges that would otherwise affect them.

With the bulk of rebasing from Germany to the UK taking place in summer 2019, this year saw AFF continue to build connections with the key players across Salisbury Plain – the location of the majority of rebasing activity. This included visiting housing sites and local infrastructure and feeding back our findings to families due to move there. Our Wiltshire team also visited families in Germany to begin building relationships with those affected and to help alleviate some of the worry they tell us they are experiencing. Providing this accessible information to families is a vital element of our role and families have told us they find our updates and information useful in making sense of what will likely be a challenging time for many.

Our research this year has also strengthened the value of our work in support of families. With funding from the Forces in Mind Trust (FiMT), we undertook tri-Service transition research with the other families federations to discover more about families' experience of transition and what can be done to improve the support available. Families played an integral part in this research; as well as taking part in a transition survey, they engaged with case studies, interviews and ongoing consultation over a two-year period concluding in November 2018, providing us with an invaluable level of evidence to present our case for development in this area.

Our report, 'Lifting the lid on transition: the families' experience and the support they need', was released in November 2018 and featured families' quotes, views and recommendations for improvement based on families' evidence. We identified that families want to be more involved in the transition process and that the wellbeing of that cohort must not be undervalued. While the report was aimed at decision makers, we have ensured families are aware of its findings as well as proactive ways for them to improve their own transition. Improving access to transition information that families can benefit from is an ongoing process, but one we feel is beginning to make real headway.

Working with partners and key organisations adds influence to the role we provide. This year, we once again hosted a networking event for AFF contacts and figureheads such as the head of the Army, Chief of the General Staff General Sir Mark Carleton-Smith KCB, CBE, ADC Gen. This was a successful and worthwhile event, allowing us to reach MPs, Ministers, government representatives, MOD and Army contacts, and to strengthen our relationship with other Service charities and military family-focused organisations. We ensure families understand that our vital influence among these key players is the difference between promoting their message via our channels and ensuring their message is heard and considered by those making decisions that can affect all aspects of their life – from housing to employment, allowances to access to opportunities.



4,000

SOLDIERS AND THEIR FAMILIES ARE RETURNING TO THE UK FROM GERMANY IN SUMMER 2019

Exploring spousal employment

During 2018/19 we increased our understanding on spousal employment issues with research in partnership with the Warwick Institute for Employment Research, funded by LIBOR. Our research explored the challenges of accessing and retaining meaningful employment for spouses and the impact this has on their Army families. Speaking with a wide range of spouses, we were able to ascertain that, while the traditional challenges of childcare, mobility and remaining current in terms of skills and training were still present, something more tangible was needed to make a real difference to those affected. Spouses and partners told us they wanted varied support that takes account of the Army family lifestyle. Support with training and qualifications, as well as childcare, was also requested. As well as more tailored support and training, the need for an all-encompassing online job and training platform was identified and we've met this need with the development of the Forces Families Jobs platform (FFJ) for the families of serving military personnel.

Still in development and due to launch in September 2019, at the end of the 2018/19 reporting period we already have more than 70 businesses signed up to be involved. We are very grateful to our funders and partners* for helping us turn this vision into reality in 2019.

AFF continues to challenge the stereotypes still placed upon military spouses/partners and replace them with the more positive attributions we know they have: loyalty, endurance, adaptability, determination. Our research found that many spouses (54%) didn't know what support was available for them, or where to find it, with only 10% of spouses having attended a spousal support programme. We intend to overturn this lack of knowledge and support by actively engaging spouses/partners in opportunities that can help their skill set and employment status.

A SIGNIFICANT INCREASE IN STAKEHOLDER ENGAGEMENT AND A 121% INCREASE IN ENQUIRIES COMING INTO AFF AROUND EMPLOYMENT & TRAINING.



↑ 121%

INCREASE IN ENQUIRIES



One such example of this positive work was our collaboration with social enterprise, Digital Mums. Harnessing the power of social media and engaging with spouses/partners in ways that attract their interest, such as via social media, we were able to promote social media training opportunities to spouses, including discounted courses and even the opportunity for a spouse to access a free social media management course. The ripple effect from this focused promotional work meant more spouses learned about accessible, home-based learning that was achievable for those affected by the challenges of Army family life.

Overall, employment and training was an area that saw the biggest increase in enquiries in 2018, more than doubling since the previous year. Aside from our

research, we conducted targeted campaigning during February 2018 on issues such as access to training, guidance on self-employment, updates to the police vetting check and certificates of good conduct for those returning from overseas, childcare options and job opportunities with Highways England. We are very grateful to ABF The Soldiers' Charity for their support in this area, allowing us to have a specialist available to support families with all questions relating to employment and training.

* ABF The Soldiers' Charity, Broadbean, Defence Relationship Management (DRM), Manpower Group, Royal Air Force Association (RAFA) and the University of Wolverhampton - March 2019.

Supporting F&C families

Our busy F&C team has been testament to the trust F&C families and those supporting them have placed in AFF during the last year to help with a wide range of issues, from visas to citizenship, Brexit queries to money issues and more. To facilitate the increase in F&C soldier recruitment, which has now begun, AFF was delighted to receive LIBOR funding which enables us to employ a third Immigration Support Advisor to ensure families have the best access to the support we can offer.

Our support has continued to cover both general issues and more in-depth concerns. We were lucky enough to receive funding from Lloyd's Patriotic Fund during 2018 to continue and expand our work helping Foreign & Commonwealth spouses suffering domestic abuse. This much-needed one-to-one support has made a huge difference to the lives of those affected by this issue. Opportunities such as this, for us to offer in-depth support, can and do make a huge difference to the impact of our work and we are grateful to have had the opportunity to work so closely with those who need us most.

We have also encouraged F&C families, and those supporting them, to come and speak to us about their concerns in an informal, friendly setting where we are able to provide important information that can help them. These F&C briefs have been well attended

and have strengthened our relationship with this community. Families now know the AFF team can be approached for sound advice, delivered in an easy-to-understand way.

During our dedicated F&C month, we covered employment issues, resettlement issues, Brexit and provided information on becoming an 'overstayer' and the implications this can place on a family. AFF helped a family to save over £7,000 by providing them with advice on visas and entitlement, including correcting a visa mistake which affected the family. This support also meant the daughter was able to access much-needed funding to support her education; more information on this success on page 20.

Our work on the Minimum Income Threshold continued and we achieved success at an immigration tribunal on behalf of a soldier who had been misinformed about the details of the threshold and the implications of this upon his family. We now hope to use this positive ruling to support other similar applications from families.

“The Army Families Federation was very supportive and helpful to me and my daughter when we applied for a visa to settle with my husband. We were refused twice but AFF stepped in and, with the right documentation, we were granted a five-year settlement visa. Because of AFF my family has been united. I have applied for a job and I’m now a credit controller and my daughter is settled in pre-school.”



£7,000 +

**THE AMOUNT AFF HELPED A FAMILY TO SAVE
BY PROVIDING THEM WITH ADVICE ON VISAS
AND ENTITLEMENT**



HOW WE HELPED... **THE SUNWAR FAMILY**

I went along to an AFF coffee morning to find out if I was able to apply for Indefinite Leave to Remain (ILR) for my family. My daughter was due to go to university so I wanted to apply on her behalf first so she could apply for a student loan. However, the Home Office website stated that to apply for a child, both parents needed to have ILR/settled status. We were running out of time and there would have been a huge cost had I needed to apply for all three family members.

I explained our visa history to Jess in AFF's F&C team and she suspected we'd previously been issued with the wrong visas. After providing copies of our passports and visas she was able to follow up

our case with the Home Office and come back to me within a few days. Our family then received ILR within a month and saved over £7,000 of visa costs in the process!

It was great to have AFF's F&C team guide us through the process and the supporting information provided on the AFF website was plain and simple. I'd encourage my fellow F&C soldiers and their families to use it as their first port of call and look out for AFF F&C events in their area – they're a wonderful, approachable team who are always there to help.



“I’d encourage my fellow F&C soldiers and their families to use AFF as their first port of call and look out for F&C events in their area.”

HOW WE HELPED...

THE LANE FAMILY

While trying to do an overseas move from the USA to EJSU, we found ourselves falling through the admin cracks and needing information and advice on the processes we needed to follow. AFF helped by providing authoritative advice on what visas we needed in order to move my family (US Citizens) from the USA to Belgium on a NATO assignment. I had initially approached the MOD visa section, but they were unable to assist, and I couldn't get a clear answer from the Belgian Embassy.

AFF was the first (and only) organisation to make it clear that my family needed UK residential status in order to be covered by the MOD and any Status of Forces Agreement. Their support made all the difference in the world to our family! We were able to apply for the correct visas and AFF provided advice on the visa application. As we were by this time hard up against visa processing deadlines, the advice was both timely and extremely useful.

I found the lack of support from the defence system particularly galling. I temper this with the fact that I was on exchange in an isolated detachment, but accessing information was difficult and expertise rare. All we ask for is the basics done well.

My advice for other families would be to engage with AFF early on, especially if your family circumstances are in any way unusual (citizenship, special needs children). AFF has a continuity of knowledge and expertise that often surpasses that of receiving (overseas) units.

We found moving to and from the USA to be a traumatic experience. We were prepared for this, and while the rewards outweighed the pain, if it had not been for AFF I have every expectation that I would have ended up moving without my family.

“...if it had not been for AFF I have every expectation that I would have ended up moving without my family.”



Improved access and information to support Army families

Providing access and information to support Army families continues to be at the very core of AFF's remit. This year, we used funding from ABF The Soldiers' Charity to engage with one of the harder-to-reach groups of families, those with additional needs. We established support groups within the community in Northern Ireland, Catterick, Colchester and Didcot. Families say that the groups have helped to build their confidence, and issues raised at the sessions have ranged from adaptations to housing, to arranging a

30-minute quiet session at the local swimming pool for a young boy with autism.

AFF was able to use the success of these sessions to host its first Additional Needs Study Day, bringing decision makers together and presenting the evidence we'd gathered from families. Army policy was an emerging issue from this event, as was the need for improved training of key support staff, including welfare officers.



76%

INCREASE IN ADDITIONAL NEEDS ENQUIRIES

Overseas, we held two roadshows in Germany, which had a strong rebasing theme and also explored the Brexit implications on the 'settled status' of German spouses. Events such as these have provided families with important access to key AFF staff, further strengthening the links we have within local military communities. That face-to-face contact can never be

"I just want to say thank you for all of your help. The documents you sent were so helpful and I felt much more confident going into the medical board having spoken to you."

underestimated but is always coupled with a range of other ways to get in touch.

The importance of good communication and engagement was one of the main areas that we campaigned for in 2018/19. Whereas AFF has a number of effective ways to communicate and engage with families, we strongly believe it's important that the Army and MOD follow suit. We undertook a communication survey in February/March 2019 asking families how they were currently receiving information versus how they would like to receive it, and the results were very interesting. We will continue to push for this in 2019/20.





HOW WE HELPED...

THE MATTHEWS FAMILY

When we moved into our new quarter, the house was in a state of disrepair. The kitchen was over 30 years old and no longer fit for purpose. It should have been refitted by CarillionAmey (CA) during the time of non-occupancy. Notably, when the kitchen was finally removed, the workman also found that waste had also been leaking behind the cupboards and therefore, it truly was a health hazard.

AFF is solely responsible for the kitchen being refitted within six months of us moving in. Initially, CA stated that they were not willing to change the kitchen as the house was now occupied. AFF advocated on our behalf, meaning that I did not need to spend any time or emotional energy getting the issue rectified. The magnitude of this I cannot stress enough. As a military spouse with two children under the age of four, one of whom has a chronic health condition, I don't always have the capacity to chase such matters. Not only did AFF ensure that I had a home that was fit for purpose, but they also ensured that I could dedicate my limited resources to what's important - compensating for an absent parent to ensure that my family unit was happy and content.

I didn't seek help through other avenues as I have already learnt that AFF offer a 'one-stop shop'. This is not the first time that they have supported my family - they truly are indispensable to the military community.

The difference that AFF makes as an organisation is invaluable. I witness too many military families who spend considerable time and energy chasing housing issues, becoming frustrated and these issues take a toll on their children. AFF is probably the greatest support for military families. They offer sound, reliable advice and emotional support, in addition to their endeavours to ensure that military families have adequate housing. Thank you to all of those in AFF who have supported my family over the last five years.



“This is not the first time that AFF has supported my family, they truly are indispensable to the military community.”

OBJECTIVES

The objectives for 2018/19 were:

- ✓ Listen, respond and support Army families
- ✓ Provide information and guidance that empowers Army families and encourages resilience
- ✓ Gather robust evidence, using credible methods, to support and challenge change for Army families
- ✓ Collaborate with public, private and third sector to provide the support and service that Army families need
- ✓ Influence change to policy, products and services that disadvantage Army families
- ✓ Engage effectively with command and the MOD in order to promote the interest of Army families
- ✓ Build a strong organisation in line with statutory guidelines and manage charitable funds effectively.

AFF'S CORE VALUES

AFF ALWAYS PUTS FAMILIES FIRST

We listen to families, and respond.
We make information accessible to families.
We tackle the issues that families face.

AFF CAN BE TRUSTED

We are confidential and independent.
We do what we say we'll do.
We know our stuff (and our boundaries).

AFF IS BOLD AND DETERMINED

We discuss, we challenge, we persevere.
We encourage people to speak up.
We take ownership of our actions (whatever the outcome).

AFF IS INCLUSIVE

We represent our unique community.
We work together, and share knowledge and achievements.
We treat everyone with dignity and respect.

THANKS TO OUR AFF FUNDERS

Army Central Fund
Grant in Aid
ABF The Soldiers' Charity
Forces in Mind Trust
Lloyd's Patriotic Fund
LIBOR funds

THANKS TO OUR FFJ FUNDERS AND PARTNERS

Broadbean
Defence Relationship Management
Manpower
Royal Air Force Association
University of Wolverhampton
ABF The Soldiers' Charity



Defence Relationship Management (DRM)

TRUSTEE REPORT AND ACCOUNTS 2018 -2019

The Trustees present their report with the financial statements of the Charitable Incorporated Organisation (CIO) for the year ended 31 March 2019.

OBJECTIVES AND ACTIVITIES

Vision

AFF will be the leading Armed Forces families organisation, representing and communicating to everyone with a soldier in their life.

Mission

The AFF mission statement is:

AFF communicates, questions and influences policy at all levels to improve the lives of the serving and resettling British Armed Forces community across the world. We offer support, information and guidance to individuals and Army communities on issues that impact on the quality of their lives.

Objectives

The objectives for 2018/19 were:

- Listen, respond and support Army families
- Provide information and guidance that empowers Army families and encourages resilience
- Gather robust evidence, using credible methods, to support and challenge change for Army families
- Collaborate with public, private and third sector to provide the support and service that Army families need
- Influence change to policy, products and services that disadvantage Army families
- Engage effectively with command and the MOD in order to promote the interest of Army families
- Build a strong organisation in line with statutory guidelines and manage charitable funds effectively.

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) governed according to the constitution dated 6 December 2017. It was established to take forward the work of the unincorporated registered charity number 291202. The transfer of assets took place on 1 April 2018.

The financial statements of the CIO present the combined assets, liabilities and funds of the two legal entities as though they have always been part of the same organisation. Upon transfer of the assets to the CIO the funds and assets of the charity number 291202 were written down to zero. The Trustees consider this approach to be in line with best practice as described in module 27.12 of the SORP. This approach provides a clear comparison of the financial activities and financial position with previous reporting periods and we believe it is appropriate because:

- the CIO was formed expressly to take over the work of the charity
- the two entities have the same name and address
- there is no significant change to the beneficiaries, purposes or control of the organisation.

Activities

AFF delivers against these objectives through the work of the respective branches. Pages 6-27 provide a detailed account of our activities and their impact upon the families we support. A summary of activities is provided by the Chair of Trustees on pages 2-3 and a Q&A with the Chief Executive on pages 4-5 provides further insight.

ACHIEVEMENTS AND PERFORMANCE

Achievements

Pages 6-27 show our achievements and performance in terms of our positive impact upon Army families including some case studies from families. The branch reports below provide further details of the work the 4 branches have undertaken in the last year.

Branch report summary

UK & Overseas Branch – The main objective for this branch is to provide day-to-day support to Army families across the UK and overseas. The 23 co-ordinators and 6 regional managers work closely with local chain of command, supporting agencies and local authorities to ensure families are supported. They have over the last year focused their work around monthly themes as set out in the AFF business plan, which has been delivered very successfully. (There has been a 37% increase in enquiries, with this team playing a large part in this.)

Policy & Research (P&R) Branch – The focus of this branch is to deliver specialist support in housing, education, childcare, health, additional needs, employment, allowances, money and F&C support. In addition to providing in-depth support to families, the branch has been instrumental over the last year in challenging policies in areas such as minimum income thresholds for F&C families, mental health support for children under 16 years old, school admission policies and many more.

Communications Branch – Providing information and sharing best practice to Army families is one of AFF's key objectives and this branch leads this work. In 2018 we had over 310,000 unique views on our website (28% increase from 2017). Our social media platforms also saw a significant increase in followers: Facebook up 16%, Instagram up 27% and Twitter up 6%. All of this is important to us as it does not just provide us with channels to provide information to families, but it also provides a base for us to consult/survey when needed on different policy developments. In addition to our online footprint we delivered 4 excellent editions of the Army&You

magazine which went to approx. 42,000 families in hard copy.

Operations Branch – This is the smallest of the AFF branches, but a key element in ensuring that the organisation is ‘fit to deliver’. Over the last year this branch has not only provided administrative support to the wider organisation but also effective HR, Finance and Governance support to AFF.

Performance

We have reviewed our performance against the needs of Army families; these needs and how we have met them, are evident throughout this report. Performance has been recorded using both qualitative and quantitative data.

FINANCIAL REVIEW

Income & allocated funding

AFF receives its main funding from MOD Grant in Aid (public money) and a charitable grant from the Army Central Fund. In addition to this core funding, AFF receives smaller, project-specific funding from LIBOR funds, ABF The Soldiers’ Charity, The Forces in Mind Trust, Lloyd’s Patriotic Fund, the University of Wolverhampton and Defence Relationship Management.

Total funds

At the end of the financial year, AFF held funds of £744,516 with £494,104 being held in the Armed Forces Common Investment Fund.

At 31 March 2019, AFF had unspent restricted funds (funds committed to a specific project or event) of £275,889.

Investment powers

The constitution permits the investment of monies not immediately required for the objects of the CIO.

Investment performance

AFF holds its reserves in units of the Armed Forces Common Investment Fund (AFCIF), a mixed asset class charity Common Investment Fund (CIF) managed by BlackRock Investment Managers. The fund has an Advisory Board, which oversees the investment performance and governance of AFCIF. AFCIF offers two types of units to Armed Forces charities’ investors – accumulation (reinvestment) units and distribution (income) units.

AFF currently holds only accumulation units (which reinvest income into the fund).

During the year, AFF purchased units at a value of £200,000. Due to the in year volatile market the Trustees subsequently sold £100,000 of units.

At 31 March 2019, the total value of investments was £494,104, and during the year, £16,527 (2018 £13,295) was reinvested.

AFF’s holding in the Armed Forces Common Investment Fund reported a net unrealised gain, after taking into account the reinvested income, of £594.

AFCIF reported a 5.93% annualised return.

Reserve policy

AFF is run as a charitable incorporated organisation and is responsible for all internal functions including employment practices and payment of wages, employee insurance and liability, direct and indirect running costs and project capital.

The CIO’s policy is to hold reserves for the following purposes:

- Flexibility of cash flow to support expenditure between deliveries of income.
- Three months’ basic running costs in the eventuality of the CIO either losing its primary sources of income, or having to close down completely.

The sum required to maintain reserves to support these costs is calculated annually as part of the budget and bidding process.

Reserves

In line with the above policy at 31 March 2019, the required reserves would be £306,682. At the year end, the CIO is holding unrestricted reserves of £468,627, of which £20,000 has been designated towards future capital projects.

In addition, the CIO is holding restricted reserves of £275,889, which are not available for the general purposes of the CIO.

Investment risk management

The Trustees constantly review the investment and the investment risks to which AFF may be exposed. Their overall assessment of specific risk to the CIO is low. The Trustees are confident that the AFCIF overall widespread investment strategy, which encompasses many different asset classes, is sound. The Trustees feel that the investment of the CIO, namely its reserves which are currently held in AFCIF Accumulation Units, are sufficiently well diversified and are likely to provide long-term capital growth.

The fund is managed by BlackRock Investment Management (UK) (BRIM) under a charity CIF managed by BlackRock Financial Management.

Following a full external review of the fund by the AFCIF Investment Sub Committee, BlackRock’s remit to run AFCIF was reconfirmed in May 2015 for a further five years by the full Advisory Board.

Sara Baade is an elected member of the Armed Forces Charity Advisory Company and, as such, sits on the AFCIF Advisory Board.

PLANS FOR FUTURE PERIOD

To summarise the points, the key elements for 2019/20 will be to ensure AFF is structured to deal with the increasing numbers of families coming to us. Plans for the future are therefore not only to review our footprint, but also how we deliver our work. The Forces Families Jobs website, which is a dedicated platform to support spousal employment, will launch in September 2019 and this will be the single biggest project of the year. The plans for the future are outlined on pages 4-5 in the CEO question and answer section.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees

The AFF Board sets the strategic direction and is responsible for ensuring that AFF upholds its values and governance, and delivers its objectives. The Board offers guidance, advice and support to the Chief Executive.

The AFF Board is made up of six Trustees but has capacity for seven and we currently have a vacancy. The Board met six times during the reporting period and they communicated frequently between meetings.

The AFF Trustees' Code of Practice document and Trustee role responsibilities are reviewed annually.

Trustee appointments

The appointment of Trustees is governed by the Army Families Federation Constitution, which states that the Chair of the Board shall appoint Trustees, with the majority agreement of the rest of the Trustees. Appointments are for an initial period of three years. Following this first term, Trustees are re-elected for a further term of three years or a term of one year. Trustee positions will be reviewed based on the skills, experience and knowledge required, and advertised on the AFF website and other advertising methods agreed by the Trustees, appropriate to the skills required by the position. The Chair, a Trustee and the Chief Executive interview candidates and a recommendation is made to the Board.

Trustee induction and training

On appointment, each Trustee undergoes an induction programme tailored to their knowledge and experience. The Trustees deploy a wide range of skills and experience essential to good governance. A register of Trustees' skills is held centrally and reviewed on an annual basis.

New Trustees are provided with the NCVO Good Trustee Guide, the charity's constitution, minutes of the last Trustees' meeting, latest copy of the annual report accounts, risk assessment and business plan, copies of all recent AFF publications and our bi-annual Families' Concerns report. The Chair of Trustees and Chief Executive of AFF both invite the new Trustee to meet them. Trustees are encouraged to attend appropriate external training events.

Executive Management Board (EMB)

The day-to-day administration of the CIO is delegated to the Chief Executive and EMB. At the beginning of the reporting period, the EMB comprised of the Chief Executive and the Directors of the UK and Overseas, Policy and Research, Communications and Operations Branches.

In January 2019, the Finance and Operations Director became the Finance and Governance Director and a new post was created: the Communications and Operations Director. This role oversees both the Communications Branch as well as the Operations Branch.

The way that AFF is governed fully complies with the Charity Governance Code.

The EMB sets AFF policies as endorsed by the Trustees.

Committees

In 2018/19, AFF ran the Governance Committee in March 2019.

The Remuneration Committee met in July 2018.

The aim of AFF's committees is to examine the recommendations of the Chief Executive and the EMB in order to take forward and ratify recommended actions.

The committees also carry out the detailed work, which is then recommended to the full Board of AFF Trustees for approval.

Employees

The employees are line managed by the Chief Executive and the directors, either as direct reports or indirectly through their line managers.

Volunteers

The volunteers are managed by the UK and Overseas Director. Volunteers support AFF mainly in overseas locations, by signposting families to our website and our central office team to assist with more complex enquiries.

Remuneration to key management personnel

An annual review of all staff remuneration is carried out by the Remuneration Committee, which consists of a sub-set of the Trustee Board, the Chief Executive, Finance and Governance Director and the HR Manager. Recommendations for this committee for any staff increases are put to the full Trustee Board for their approval. Remuneration of the Chief Executive is set by the Trustees. One member of staff was paid between £60,000 and £70,000 in the year (2018: no employees were paid over £60,000).

During this period, the Trustees approved a 2% pay increase to most staff members in July 2018. There were additional increases to some specific posts.

Our charitable objectives

The constitution of the CIO is laid down in the Army Families Federation Constitution adopted on 6 December 2017.

The objects of the Federation are:

- Promotion of social inclusion and military efficiency, for the public benefit, by assisting in the prevention of Army families being disadvantaged through military service.
- Such other charitable purposes for the general benefit of Army families as the Trustees from time to time think fit.

Interpretation clause

'Army families' means persons who have a family member in the Army. This could be a spouse, child or indeed a parent, grandparent or sibling. For children, their serving family member may be a step-parent.

Public benefit statement

The Trustees have given due regard to the Charity Commission's guidance on reporting Public Benefit when planning the Charity's activities.

The paragraphs on page 30 set out the CIO's objectives, activities, achievements and performance during the year, which directly relate to the objects and purposes for which the CIO exists. The CIO achieves its objects and purposes through a series of projects and services to deliver employment, training, housing and welfare support to Army families. The benefits of this support are fully compliant with the Charity Commission principles on public benefit.

Risk management

The Trustees are satisfied that a risk management process has been established. The risk register is strategically reviewed at all Trustee Board meetings. Risk is a core item on the EMB agenda. The EMB assesses the risks fortnightly and the Chief Executive reports on it at every Trustee meeting.

The fortnightly assessment includes identification of risks, an estimate of the likelihood of the risks occurring and the impact if they should occur. Actions taken to alleviate or manage the risks are included in the assessment.

In 2018/19, the highest risk was associated with funding and the ability to secure enough to cover operational needs. Activity such as applying for additional funding from ABF The Soldiers' Charity & Lloyd's Patriotic Fund successfully mitigated this risk before it escalated to concern. The second highest risk to AFF is the loss of key personnel and along with them, their knowledge of the issues, policies and procedures. A Customer Relationship Management system was introduced 18 months ago as a mitigation of this risk and to ensure that AFF retains knowledge within the organisation effectively. Procedures are in place to ensure updated records of key contacts are maintained. AFF also continues to address this by ensuring enhanced training for all staff and understanding of key roles.

An additional risk was added to the register this year around GDPR and to ensure AFF is compliant with the new regulations. A GDPR working group has been set up to ensure all policies and procedures have been reviewed. GDPR has also been added as a standard item to the EMB biweekly meetings to ensure we constantly consider and review this important new legislation.

REFERENCE AND ADMINISTRATION DETAILS

REGISTERED CHARITY NUMBER

1176393 (England and Wales) / SC048282 (Scotland)

CHARITY OFFICES

Army HQ, Ramillies Building, Marlborough Lines, Monxton Road, Andover, SP11 8HJ

PATRON

HRH The Duchess of Gloucester GCVO

TRUSTEES

Julia Warren – Chair

Robin Eccles

Fiona Ellison

Catharine Moss

Stephen Sharkey (resigned 28 November 2018)

Julie Vere-Whiting

Heather Key (joined 17 September 2018)

SENIOR MANAGEMENT

Sara Baade	Chief Executive
Collette Musgrave	UK and Overseas Director
Louise Simpson	Policy and Research Director
Donna Bernard	Communications and Marketing Director (resigned 25 October 2018)
Carl Orme	Communications and Operations Director (appointed January 2019)
Kate Finlayson	Finance and Governance Director (as of January 2019. Formerly, Finance and Operations Director)

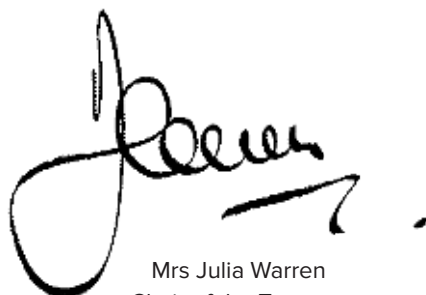
INVESTMENT MANAGERS

AUDITORS
Wilkins Kennedy Audit Services
Athenia House
10 – 14 Andover Road
Winchester
Hampshire
SO23 7BS

BlackRock Investment Management (UK) Ltd, 12
Throgmorton Avenue, London EC2N 2DL

BANKERS
Lloyds Bank Plc
PO Box 22,
38 Blue Boar Row
Salisbury
SP1 1DB

Signed by order of the Trustees:



Mrs Julia Warren
Chair of the Trustees

Approved by the Board of Trustees on 3 July 2019

ARMY FAMILIES FEDERATION

REPORT OF THE TRUSTEES

for the year ended 31 March 2019

RESPONSIBILITIES OF THE TRUSTEES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England, Wales, and Scotland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Signed by order of the Trustees



Mrs Julia Warren

Chair of the Trustees

Army Families Federation

Approved by the Board of Trustees on 3 July 2019

ARMY FAMILIES FEDERATION
REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF ARMY FAMILIES FEDERATION

We have audited the financial statements of Army Families Federation for the year ended 31 March 2019 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2019, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient and proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wilkins Kennedy Audit Services

Wilkins Kennedy Audit Services
Athenia House
10 – 14 Andover Road
Winchester SO23 7BS

Dated: 3 July 2019

Wilkins Kennedy Audit Services is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

ARMY FAMILIES FEDERATION
STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2019

	Notes	2019		2018	
		£ Unrestricted	£ Restricted	£ Total	£ Total
INCOME AND EXPENDITURE					
INCOME FROM:					
Donations and grants	2	1,011,404	359,556	1,370,960	1,306,836
Other income		1,846	-	1,846	5,849
Investment income	3	16,649	-	16,649	13,365
Total income		1,029,899	359,556	1,389,455	1,326,050
EXPENDITURE FROM:					
Charitable activities	7	1,009,947	216,782	1,226,729	1,260,321
Total expenditure		1,009,947	216,782	1,226,729	1,260,321
NET INCOME BEFORE GAINS AND LOSSES					
		19,952	142,774	162,726	65,729
Net gains/(losses) on investments	11	594	-	594	(2,323)
NET INCOME FOR THE YEAR		20,546	142,774	163,320	63,406
Reconciliation of funds:					
Total funds brought forward at 1 April 2018		448,081	133,115	581,196	517,790
TOTAL FUNDS CARRIED FORWARD AT 31 MARCH 2019		468,627	275,889	744,516	581,196

The Statement of Financial Activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes form part of these financial statements

ARMY FAMILIES FEDERATION

BALANCE SHEET

31 March 2019

	NOTES	2019		2018	
		£	£	£	£
FIXED ASSETS:					
Tangible assets	8	10,114		20,433	
Investments	11	494,104		376,983	
			504,218		397,416
CURRENT ASSETS:					
Debtors	9	17,500		3,274	
Cash at bank and in hand		246,700		205,403	
		264,200		208,677	
CREDITORS: Amounts falling due within one year	10	(23,902)		(24,897)	
NET CURRENT ASSETS:			240,298		183,780
TOTAL ASSETS LESS CURRENT LIABILITIES:			744,516		581,196
FUNDS:					
Unrestricted funds: general reserve	12		448,627		438,081
Unrestricted funds: designated funds	12		20,000		10,000
Restricted funds	13		275,889		133,115
			744,516		581,196

The financial statements were approved and authorised for issue by the members of the Board of Trustees on 3 July 2019 and signed on their behalf by Julia Warren (Chair).



Mrs Julia Warren
Chair of the Trustees

Dated: 3 July 2019

The notes form part of these financial statements

ARMY FAMILIES FEDERATION
STATEMENT OF CASH FLOWS
31 March 2019

		2019	2018
	NOTES	£	£
		Total	Total
CASH FLOWS FROM OPERATING ACTIVITIES:			
Net cash provided by operating activities	a	141,175	48,292
Cash flows from investing activities:			
Interest from investments		122	70
Purchase of investment units		(200,000)	
Proceeds from sale of investments		100,000	
CHANGE IN CASH AND CASH EQUIVALENTS FOR THE YEAR		41,297	48,362
Cash and cash equivalents brought forward at 1 April 2018	b	205,403	157,041
CASH AND CASH EQUIVALENTS CARRIED FORWARD AT 31 MARCH 2019	b	246,700	205,403

a) Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2019	2018
	£	£
Net (expenditure)/income for the year as per the Statement of Financial Activities	163,320	63,406
Adjusted for:		
Depreciation	10,319	10,319
(Gains)/losses on investments	(594)	2,323
Interest from investments	(16,649)	(13,365)
(Increase)/decrease in debtors	(14,226)	63
Increase/(decrease) in creditors	(995)	(14,454)
Net cash provided by operating activities	141,175	48,292

b) Analysis of cash and cash equivalents

	2019	2018
	£	£
Cash at bank and in hand	246,700	205,403

ARMY FAMILIES FEDERATION
NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2019

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the Charities Act 2011 on the historical cost convention, except investment assets that are carried at market value. The financial statements are prepared in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting and Reporting by Charities: Charities SORP FRS102 effective 1 January 2015.

The Trust constitutes a public benefit entity as defined by FRS102.

The Trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

The charity is a Charitable Incorporated Organisation (CIO) governed according to the constitution dated 6 December 2017. It was established to take forward the work of the unincorporated registered charity number 291202.

The financial statements of the CIO present the combined assets, liabilities and funds of the two legal entities as though they have always been part of the same organisation. Upon transfer of the assets to the CIO the funds and assets of the charity number 291202 were written down to zero. The Trustees consider this approach to be in line with best practice as described in module 27.12 of the SORP. This approach provides a clear comparative of the financial activities and financial position with previous reporting periods and we believe it is appropriate because:

- the CIO was formed expressly to take over the work of the charity
- the two entities have the same name and address
- there is no significant change to the beneficiaries, purposes or control of the organisation.

The following principal accounting policies have been consistently applied in preparing these financial statements which remain unchanged from the previous year.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Such income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods or when the donor has imposed conditions which must be met before the charity has unconditional entitlement. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

Tangible fixed assets

Expenditure on fixed assets over £1,000 is capitalised. Repair expenditure is written off as expenditure in the statement of financial activities. The cost of fixed assets is their purchase cost, together with any incidental costs of acquisition.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer and office equipment - 33% on cost

Income and funds policy

Voluntary income and donations are accounted for as received by the charity.

Investments and investment income

Investments are included at closing mid-market value at the balance sheet date. Any gain or loss on revaluation is taken to the statement of financial activities. Investment income is accounted for on an accruals basis. It is the charity's policy to keep valuations up to date such that when investments are sold there is no realised gain or loss arising. As a result the Statement of Financial Activities does not distinguish between the valuation adjustments relating to sales and those relating to continued holdings as they are together treated as changes in the value of the investment portfolio throughout the year.

Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Value added tax

Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

Governance costs

Governance costs include all expenditure which is not directly related to the charitable activity. This includes salaries for administrative staff, auditors' remuneration and Trustees meeting expenses.

Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are retranslated at the rate of exchange ruling at the balance sheet date. All differences are taken to the Statement of Financial Activities.

2. DONATIONS AND GRANTS	2019	2018
	£	£
Grant in Aid (Public money funding)	546,774	517,239
Army Central Fund (non-public money)	471,961	459,833
Army Benevolent Fund	52,277	41,547
Forces in Mind Trust (FiMT)	19,241	87,021
UKSC (Germany)	48,376	51,871
LIBOR Funding	194,000	130,000
British Forces Cyprus (Honorarium)	7,372	8,577
Lloyd's Patriotic Fund	10,000	10,000
University of Wolverhampton	15,000	-
DRM	5,500	-
Andover Skills Fund	75	588
Miscellaneous donations	384	160
	<u>1,370,960</u>	<u>1,306,836</u>

3. INVESTMENT INCOME

The charity's investment income arises from both interest bearing deposit accounts and dividends from the Accumulation Units held within the Armed Forces Common Investment Fund. Funds invested in the Armed Forces Common Investment Fund are in accumulation units where income is reinvested.

4. EXPENDITURE

Expenditure for the year is stated after charging:

	2019	2018
	£	£
Auditors' remuneration - for audit	<u>5,340</u>	<u>5,200</u>

5. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme in respect of certain employees. The assets of the scheme are administered by Trustees in a fund independent from those of the charity. Contributions are charged in the Statement of Financial Activities as they fall due and

amounted to £9,840 in the year (2018 - £6,376). At the balance sheet date there were outstanding contributions of Nil (2018 - Nil).

6. STAFF COSTS

	2019	2018
	£	£
Wages and Salaries	844,890	831,984
Employers' National Insurance	57,796	57,714
Employers' Pension Contributions	9,840	6,376
	<u>912,526</u>	<u>896,074</u>

The average number of employees during the year, calculated on a full-time equivalent basis, was as follows:

	2019	2018
	No.	No.
Communications Branch	6	7
Operations Branch	4	2
Policy and Research Branch	6	6
UK and Overseas Branch	16	16
Governance	<u>1</u>	<u>1</u>
	<u>33</u>	<u>32</u>

In April 2018 the UK and Overseas Branches were merged on the accounts and all Overseas activity and expenditure has been transferred to the UK and Overseas Branch.

The majority of AFF staff are part-time. This takes the actual number of employees to 51 (2018 - 52).

One member of staff was paid between £60,000 and £70,000 in the year (2018: no employees were paid over £60,000).

No remuneration was paid to Trustees, or persons closely connected with them, in the period. 3 Trustees received travel expenses totalling £939 (2018 – four £854).

The total amount paid to key management personnel in the year was £199,439 (2018 £203,883)

7. ANALYSIS OF EXPENDITURE

	Staff salaries and costs £	Support costs £	2019 Total £	2018 Total £
Charitable activities				
Communication Branch costs	166,193	125,545	291,738	317,871
Operations Branch direct costs	166,344	31,192	197,536	178,567
Policy and Research Branch costs	185,381	91,408	276,789	302,073
UK and Overseas Branch costs	367,367	58,889	426,256	424,227
Governance costs	27,241	7,169	34,410	37,583
	<u>912,526</u>	<u>314,203</u>	<u>1,226,729</u>	<u>1,260,321</u>

In April 2018 the UK and Overseas Branches were merged on the accounts and all Overseas activity and expenditure has been transferred to the UK and Overseas Branch.

The Federation occupies premises on MOD sites at no cost. Certain utility and premises costs are also provided free. It is not currently possible to quantify the value of these services so they have not been included in the accounts.

8. TANGIBLE FIXED ASSETS

	Computer and office equipment £
COST:	
At 1 April 2018	33,864
Additions	-
Disposals	(669)
At 31 March 2019	<u>33,195</u>
DEPRECIATION:	
At 1 April 2018	13,431
Charge for year	10,319
Eliminated on disposal	(669)
At 31 March 2019	<u>23,081</u>
NET BOOK VALUE:	
At 31 March 2019	10,114
At 31 March 2018	<u>20,433</u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN

ONE YEAR	2019 £	2018 £
Trade debtors	15,033	-
Prepayments and accrued income	2,467	3,274
	<u>17,500</u>	<u>3,274</u>

10. CREDITORS: AMOUNTS FALLING DUE

WITHIN ONE YEAR	2019 £	2018 £
Trade creditors	23,902	24,452
Accruals and deferred income	-	445
	<u>23,902</u>	<u>24,897</u>

11. INVESTMENTS

	2019 £	2018 £
Balance as at 1 April 2018	376,983	366,011
Additions	200,000	-
Disposals	(100,000)	-
Reinvested income	16,527	13,295
Net Gain/(Loss on revaluation)	594	(2,323)
Listed investments as at 31 March 2019	<u>494,104</u>	<u>376,983</u>

Historic cost is £389,933 (2018 – £273,406).

The listed investment is held in the Armed Forces Common Investment Fund.

12. UNRESTRICTED FUNDS

	General reserve £	Designated funds £	Total £
Balance at 1 April 2018	438,081	10,000	448,081
Surplus for the year	20,546	-	20,546
Transfers between funds	(10,000)	10,000	-
Balance at 31 March 2019	<u>448,627</u>	<u>20,000</u>	<u>468,627</u>

The designated funds represent an annual amount committed by the Trustees to provide for a 3-year computer replacement programme, following a one-off grant in March 17 from Grant In Aid to replace all staff laptops.

13. RESTRICTED FUNDS

The income funds of the charity include restricted funds comprising the following balances of grants held on trust to be applied for specific purposes:

	Balance at	Movement in funds		Balance at
	1 April 2018	Incoming resources	Resources expended/transfers	31 March 2019
The Army Benevolent Fund	40,812	52,278	41,424	51,666
UKSC(G)/BFC Funding	-	41,426	41,426	-
Andover Skills Fund	-	75	75	-
DRM	-	5,500	-	5,500
GiA (additional funding)	-	22,036	19,458	2,578
LIBOR Funding (2017)	60,629	-	56,256	4,373
LIBOR Funding - 2018 (5 year)	-	194,000	6,845	187,155
Lloyd's Patriotic Fund	8,304	10,000	8,537	9,767
FiMT – Transition Liaison	23,370	19,241	42,611	-
University of Wolverhampton	-	15,000	150	14,850
	<u>133,115</u>	<u>359,556</u>	<u>216,782</u>	<u>275,889</u>

Comparative information from the previous financial year as follows:

	Balance at	Movement in funds		Balance at
	1 April 2017	Incoming resources	Resources expended/transfers	31 March 2018
The Army Benevolent Fund	42,502	41,547	43,237	40,812
Andover Skills Fund	-	44,921	44,921	-
Army Central Fund (additional funding)	-	588	588	-
GiA (additional funding)	3,590	-	3,590	-
Covenant Funding	1,023	-	1,023	-
LIBOR Funding	6,085	-	6,085	-
Lloyd's Patriotic Fund	-	130,000	69,371	60,629
FiMT – Transition Liaison	-	10,000	1,696	8,304
FiMT – Research Symposium	11,251	84,021	71,902	23,370
	-	3,000	3,000	-
	<u>64,451</u>	<u>314,077</u>	<u>245,413</u>	<u>133,115</u>

The Army Benevolent Fund (ABF The Soldiers' Charity)

The grant was made to assist the charity with the employment of a Health and Additional Needs Specialist and an Employment, Training Allowances and Money Specialist. An additional grant was also made to support a proportion of the set-up costs of an online Spousal Employment Platform.

UKSC(G) and BFC Funding

The funding was made to assist the charity with the employment costs associated with the branch offices in Germany and Cyprus.

Andover Skills Fund

The grant was made to assist the charity with the costs of training for the Finance and Governance Director.

GiA (Additional Funding)

Additional funding was provided to support one-off costs of updating marketing materials, family engagement materials and professional photography for stock images

LIBOR Funding

The funding carried forward was made to commission research, to consider how Army families posted overseas, are being supported by the Covenant. The new funding received in April 2018 was made to support additional costs associated with supporting the rebasing of Army families back to the UK and to support the employment of an additional Foreign and Commonwealth Assistant. This grant is to cover a 5-year time period.

Lloyd's Patriotic Fund

The grant was made to assist the charity with continuing a project on domestic abuse in Foreign and Commonwealth families when Covenant funding was fully spent.

FiMT – Transition Liaison

The funding was made to assist the charity with a project to work with tri-Service families federations to look at issues facing families on leaving the Services.

University of Wolverhampton

The funding was made to support a proportion of the set-up costs of an online Spousal Employment Platform.

Defence Relationship Management (DRM)

The funding was made to support customisation to the Forces Families Jobs site enabling users to filter searches by Armed Forces Covenant (AFC) Employment Recognition Awards (ERS) level.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed assets £	Current assets £	Current liabilities £	Total net assets at 31 March 2019 £
Unrestricted funds	404,218	68,311	(23,902)	448,627
Designated funds	-	20,000	-	20,000
Restricted funds	100,000	175,889	-	275,889
Balance at 31 March 2019	<u>504,218</u>	<u>264,200</u>	<u>(23,902)</u>	<u>744,516</u>

Comparative information from the previous financial year as follows:

	Fixed assets £	Current assets £	Current liabilities £	Total net assets at 31 March 2018 £
Unrestricted funds	397,416	65,562	(24,897)	438,081
Designated funds	-	10,000	-	10,000
Restricted funds	-	133,115	-	133,115
Balance at 31 March 2018	<u>397,416</u>	<u>208,677</u>	<u>(24,897)</u>	<u>581,196</u>

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