



**MAKING A DIFFERENCE  
TO ARMY FAMILIES**

*“You all do a great job at AFF and it is nice to be able to rely on such knowledgeable professionals.”*

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# CHAIR OF TRUSTEES’ Q&A

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JULIA WARREN

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*“Our engagement with families is now at an all-time high”*

## **How many families did AFF help in the last year?**

2019 was another year where we saw a rather large increase in enquiries at AFF, with a rise of 8% from 2018, taking the total to just over 13,500 enquiries. Mobility was a key theme, with many families seeking information, advice or support on issues resulting from the impact of postings, such as access to additional needs or mental health support, the ability to find school places and spousal employment.

Employment and training enquiries were particularly high in 2019 with a 72% increase from last year. This is primarily due to our launch of the tri-Service Forces Families Jobs spousal employment and training platform in September 2019, which placed a spotlight on the key issue of spousal employment.

## **What is your highlight from 2019/20?**

AFF has for many years championed the need for better communication with families from both the Army and the MOD. In 2019/20 we saw a huge shift in this, especially from the Army. Communication with families is no longer an afterthought, but is often part

of the original brief. We are delighted with how closely we work with the Army to make sure this continues to improve.

Our own communication has also gone from strength to strength this year and our engagement with families is now at an all-time high. Our social media channels continue to grow and our website had almost 367,000 unique views in 2019 alone (a 39% increase to 2018). With the changes to how Army families live and engage with us, it is crucial that we have the channels to engage effectively with them. I’m really pleased that we have managed to stay with the trend on this and further develop our reach as well as influence and encourage the Army to do the same.

## **What changes have been introduced over the past year which have contributed to AFF’s success?**

In the last two years AFF has seen a 45% increase in enquiries from families, and whereas we are delighted that more and more families come to us for support and advice, we have had to adjust as an organisation to be able to cope with this increase.



We are delighted to have expanded our funding sources over the last year to help us not just cope with the increased demand but also to support us in launching the Forces Families Jobs website.

We have also continued to develop and grow our relationship with the Army and MOD to ensure the increasing evidence from families is heard and acted upon. 2019/20 has been a good year for this where we have cemented our strong working relationship with the Army in particular, and we are very grateful for this.

### **How has the governance of AFF contributed to its success in 2019/20?**

Having a robust and clear governance is key to any charity. Part of that is to make sure the policies for both staff and our wider engagement are fit for purpose. This last year we have, with the help of the Chief Executive Sara Baade and the Executive Management Board (EMB), reviewed all the charity's policies to ensure they are compliant, up to date and demonstrate best practice. We have also given the risk register a complete overhaul to ensure we not only capture risks correctly but that we mitigate them successfully as well.

Our main job, however, has been to ensure that the EMB of AFF is delivering a professional, proactive and financially sound operational plan. On behalf of the board, I am pleased to confirm that we very much believe this to be the case and beyond this are very proud to be associated with the work achieved overall by the EMB and AFF.

# Q&A WITH THE AFF CHIEF EXECUTIVE

SARA BAADE

*“AFF is going from strength to strength and 2019/2020 has been another really great year”*

## **How do you reflect on 2019/20? What stands out for you as Chief Executive?**

It is wonderful to be able to say that AFF is going from strength to strength and 2019/20 has been another really great year, where we have not only seen a continued increase in our engagement with families, but also a year where we have been able to do some excellent focused work on different projects.

We have had a number of curve balls thrown at us, with COVID-19 being the latest and largest, but what has stood out for me is what a great team I have and how incredibly well they have dealt with it all, and how we as an organisation have grown stronger from it.

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

We have had a number of really great successes this year, many which are being covered in different parts of this report, but the biggest one for me was the launch of the new Forces Families Jobs (FFJ) website.

This project came about as a result of the research we did with the University of Warwick in 2018, looking at what more could be done to support military spouses and partners to have successful careers.

The number one recommendation from that report was that there was a need for a platform that brought together employers, training providers and the serving community in one place where spouses and families could look for jobs and training specifically targeted for them.

Over the last year, we have moved that vision to a reality and we were delighted to be able to launch Forces Families Jobs in September in partnership with the Naval and RAF Families Federations.

Thanks to an excellent partnership with a number of organisations in the sector, where some stepped up with the required funding and others committed ongoing support, we had more than 3,500 jobs advertised on the site prior to COVID-19, with more than 1,300 candidates registered.

## **What have been AFF's biggest challenges this year?**

When you run a charity with a very limited budget, many things can feel like a challenge, but I think COVID-19 has made us all rethink what a challenge it really is.

From March we saw a completely new working environment for AFF. Not only did we all move to home working, but the questions and situations we were dealing with were completely different to anything we had dealt with before.



COVID-19 did not just make us refocus on what it meant to be an Army family in lockdown, it also raised issues such as assignment freezes, repatriation of families from abroad and soldiers on COVID-19 support duties, all with a massive impact on their families.

Despite the challenges, I believe that AFF came out strong. We managed to set up a new COVID-19 specific section on our website in record time and worked hand in hand with the Army to make sure information was pushed out to families as quickly as possible.

We changed our own operations model and refocused staff to make sure they were available over the phone and online to families. It was a real challenge, but we have learnt lots from it and it has also cemented us even further as a real key player on behalf of Army families.

### **What further impacts would you like to achieve?**

There are a number of agendas where we have pushed for change in the last year. Some excellent work is taking place in the health sector, for example, where lots of new energy and resources are supporting the health of our serving community and it will be interesting to see what comes out of some of that work.

Another area where we have seen great strides forward is around the support offered to Army families from the Department for Work and Pensions, with more than 100 new Armed Forces champions being employed.

Both of these are excellent examples where government departments have taken our evidence and made a real difference for the better.

There are, however, areas where this does not happen, despite very strong evidence. One of the areas where we really struggle to gain any traction is related to the immigration situation for Foreign and Commonwealth (F&C) families. We have pushed for a number of changes over the year, and very little is happening, despite the fact that we have growing evidence.

I would like to see us achieve better results in this area in the year to come. To those families affected by the unfair immigration regulations or the high costs to settle here post-Service, know that we are working for you and will continue to do so. I hope 2020/21 will be the year when we finally see some results.

### **What should families look out for in 2020/21?**

We always look for ways to improve our services to families and in 2020/21 we will focus on how we can use technology to improve not just our service but also our reach to families. We have secured funding from ABF The Soldiers' Charity as well as Grant in Aid to invest in a new evidence database which we look forward to launching in the next year. This will provide us with opportunities to engage even more effectively with families via chats and online functions. We are also looking at extending our hours of service to reach families before and after work.

In addition to our ongoing work, we are looking forward to launching our Big Survey in September with a focus on the Future Accommodation Model (FAM). We broke the record of survey engagement when we ran the last FAM Big Survey in 2016 with more than 8,500 respondents and we hope to break that record again in 2020.

# OUR IMPACT

## Supporting Army families

### Source of family-friendly information during COVID-19

During the coronavirus outbreak, we acted as the voice of Army families, analysing and challenging information which was being made available from the chain of command and then translating it so that it was easily digestible for all families, no matter where in the world they are based.

In response to the many issues and questions that were being raised with us, we set up a dedicated page on our website, which included relevant information for families on topics such as housing, the assignment

freeze, and the impact on allowances, rebasing and immigration. In total we had nearly 3,000 unique hits to our COVID-19 page during March.

We also highlighted relevant messages on our social media channels from outside sources, signposting families to help alleviate their concerns during a troubling time. The most popular AFF Facebook posts highlighted information about school children's visits at the start of the crisis, clocking up a total reach of nearly 9,000, and our video featuring our Chief Executive reassuring families that we were still available to support them through the crisis, had a reach of just over 8,000.





Overall, we were able to step in at a high level and push for better communication and we also created content of our own to help answer families' questions.

We played an integral role in making sure the package for more than 100 families evacuated from training bases and overseas stations in Kenya and Nepal was not just communicated effectively, but also that the extras, such as WiFi for home schooling, were considered and put in place.

This was helped by our local BATUK Co-ordinator Dawn and our volunteer in Nepal, who were able to monitor and present collective day-to-day concerns of families to both the local chain of command and wider command in the UK.

Following the swift evacuation, AFF facilitated the virtual operation of the BATUK Co-ordinator role to continue to support the families whilst in the UK and our F&C team assisted with a review of F&C immigration requirements for some families.

*"Dawn was at hand to give advice and guidance. Being back in the UK with no luggage and not knowing where to turn was distressing. After not hearing back from the UWO (welfare) I contacted Dawn as I guessed he was being flooded with messages, by people still in Kenya.*

*"The positive was knowing that there was someone I could talk to at the other end about my situation.*

*"The move has been tough. More at the start, but once we arrived at Larkhill, the community spirit was amazing and everyone just pulled together. The housing is great and donations and kindness from other military families have been overwhelming."*

- The Cooke family -

*"Throughout the repatriation I regularly communicated with my local AFF Co-ordinator. She kept me up to date with the facts that she had. Dawn has always had a positive view on a difficult situation. Her attitude really supported the BATUK families and encouraged me to be positive and cheered me up. Dawn discusses things honestly and works hard to keep the families up to date with the facts."*

- The Gutkowski family -

The Commander Collective Training Group Brig Chris Barry said: *"AFF has been an outstanding partner in this unique and unprecedented situation. Its advice at local level, and its agency with many dependencies in the care and support of our families, has been so important."*

The principal BATUK Unit Welfare Officer, Capt Paul Wilkes, said: *"Knowing AFF has been and is continuing to be there to help advise the families is reassuring. We left Kenya at such short notice and many of our dependants do not hold British passports. AFF passed my concerns about their visas and immigration status to Regional Command and it's been good to see those families are being represented at the highest level. During this relocation period, which has been difficult for many, it's reassuring for the families to have AFF to represent their concerns."*



A spouse receiving a 'get you in' pack, which we helped to organise, after being evacuated from overseas.

Sarah Cooper, AFF Volunteer Nepal, said: *“Having a communication link back to AFF’s Regional Manager Overseas in the UK gave me key information that meant I was then able to give families in Nepal reassurances, supporting those given by the chain of command, that their well-being and safety was the Army’s top priority. Also, that huge efforts were being made by all the key stakeholders to ensure they would be fully supported throughout the temporary evacuation.”*



Sarah Cooper, AFF Volunteer Nepal

In Germany we helped to shape the communication from the local chain of command to families and helped to share best practice from our observations across the globe. There was initial confusion for dependent employees about issues such as work and leave during COVID-19 and this was improved as a result of AFF being the local voice for families. This demonstrates our partnership and liaison with other organisations.

Lucille Kirk, Head of Agency for HR, Germany Enabling Office (GEO), said: *“Since my official take-up of the post in January 2020, I have found the co-operative partnership that has developed between locally employed civilians (LEC) HR and AFF Germany to have been highly beneficial and the AFF representative in Germany is terrific. Lindsay is truly dedicated to the military families.”*

*“The working relationship between LEC HR and AFF Germany has led to a better service for dependent employees and military families. The joint effort has provided a fully encompassing provision which has facilitated a more thorough understanding of the local situation rather than having two separate strands working in parallel.”*

*“The recent redundancy programme followed quickly by the COVID-19 pandemic has put unusual strain on all the LEC employees and with the effective relationship between LEC HR and AFF Germany the concerns of our dependent LECs were highlighted and addressed with minimal delay.”*

Overall it was a worrying time for families and we also provided information and support to enable families worldwide to be reunited with children who had been at boarding school in the UK.

In total the amount of enquiries that came into AFF from families specifically about the coronavirus outbreak totalled nearly 300 in March alone, proving that we are an in-demand point of contact for Army families in unprecedented times. March was only the beginning in terms of our enquiries.

**NEARLY 3,000  
UNIQUE HITS TO  
OUR COVID-19 PAGE  
DURING MARCH**

*“AFF was able to help me at a very crucial moment in determining my options for getting my children back to Cyprus with my husband or risk them being stuck in England and me being under isolation in Cyprus and unable to pick them up at short notice from boarding school.*

*“Getting accurate information regarding the impact on CEA allowance if we pulled them out of school early was proving difficult and we were under time constraints regarding Trooper flights. AFF was able to liaise on our behalf and get all the information we needed in order to make the right decision for my family.*

*“AFF has continued to help by providing updates on the impact COVID-19 is having on families overseas, and CEA allowances. In fact, I have been able to provide my husband with these updates before they have even filtered through the MOD. It has helped us all remain calm, knowing that we have made the right decision for our family at a very difficult time for everyone.”*

*- The Humphreys family based in Cyprus -*

*“I just wanted to say thank you for your recent support during the coronavirus pandemic. My family and I are so appreciative of the invaluable support of AFF during the scariest of times. I truly appreciated having a listening ear to my worries and concerns and having someone able to quickly signpost and confirm contact details for the Families Section during a rapidly changing situation.*

*“I can still remember vividly the worry, panic and fear that my son would not be able to come home to us here in Canada from boarding school, perhaps trapped in the UK during the COVID-19 pandemic for an indefinite amount of time.*

*“Information on flights, border control and government announcements both in Canada and the UK was constantly changing and plans had to change quickly to get our boarding school children back to us safely and as soon as possible.*

*“After my son’s flight was cancelled twice and airport connections changed several times due to border closures and changing rules across Europe, North America and Canada, our family is so grateful for the support of AFF, UWO, ATLO, Families Section and everyone behind the scenes for getting our boarding children home safely to us.”*

*- The Fenwick family based in Canada -*



# Forces Families Jobs



This year, following a recommendation from spousal employment research commissioned by AFF, one of our key successes has been the launch in September 2019 of the tri-Service employment and training platform, Forces Families Jobs (FFJ), in collaboration with the other families federations. We are very grateful to our funders and partners for helping us turn this vision into a reality in 2019.

The platform is specifically designed to support Service families into meaningful employment and provide opportunities for training and development.

Employers who have signed the Armed Forces Covenant are able to use FFJ to promote their job vacancies for free. Training providers who offer either tailor made, discounted or free courses for the military community can also advertise on the site. In total there are more than 500 employers and 1,300 candidates registered on the site to date.

The FFJ promotional videos proved to be our most popular Facebook posts, with the launch video attracting 23,500 views and the teaser video just over 18,000.

We also ran a weekly social media campaign, FFJ Friday, to remind families to keep checking into the site and to keep awareness high.



*“The Forces Families Jobs platform is a vital resource for serving families to access employment and training opportunities. As the website grows it will fill a much-needed gap for career information, advice and guidance, specifically tailored to meet the needs of modern Armed Forces families.”*

- Sarah Walker, Supporting the Unsung Hero -



## Supportive FFJ employers

Mary Pittuck, HR Manager at FFJ employer NAAFI Paderborn, explains how they have supported spouses working for them during COVID-19.

- We put precautionary safety measures in place in our outlets earlier than both UK and Germany. This included hand sanitiser and screens in outlets, one-way systems and social distancing measures.
- We have increased our services in the community so that we can vary our employee workload (with all the necessary safety measures in place). This includes a new evening hot food delivery service, the NAAFI wagon visiting quarters twice a day and a home shopping delivery service for those who are self-isolating.
- We've made sure we communicate with all our employees about ways to maintain their mental health and wellbeing.
- We make it a priority to react quickly to any employee concerns.
- Where employees can work from home, we have enabled that to happen.
- We have asked all employees who are at a higher risk to refrain from coming to work until we are satisfied that we can bring them back to work safely.
- We have thanked and rewarded our employees for continuing to provide superb support to the community, so that they feel appreciated.
- Where spouses have had issues with childcare, particularly with the extended school closures, we have offered alternative, flexible working.
- The majority of our employees are still at work and our view is that those who can't be at work should not be penalised. We have continued to pay all our employees affected by COVID-19 their full salary.

We believe that we are all in this together. We are humbled by the commitment our employees have demonstrated in continuing to 'Serve the Services', and we will endeavour to support them in any way we can.

## MEGAN'S STORY

When we arrived in Germany, I'd applied for a school job but the application didn't get seen in time for the deadline. I had heard about Forces Families Jobs from a coffee morning and also through Facebook. All you've got to do is type in your area, so I typed in Sennelager and the NAAFI job came up. Applying was really straightforward, it took about five to 10 minutes.

Getting a job was to get me out and about, as I'd spent nearly two years not working. It also meant I could get my son into nursery, which has helped him a lot, and it gives us the extra stability of being able to pay the bills. It makes our family life a lot better because we've got two incomes coming in rather than just relying on one.



Since COVID-19 the amount of hours that I do has changed. NAAFI has allowed me to work a couple of hours in the morning so that I can still get my wage. They've been really helpful. If anything changes and my son goes back to nursery, I can change my hours and be flexible.

Within about two days of them knowing the nursery was shutting down, my line manager and supervisor were both quick to reassure me, saying they would work around it. Within three days I was working my new hours.



## Listening to our Service Children

In 2019 we ran a Listening to our Service Children survey. AFF surveyed Army personnel and their families to ask about their views on the impact of Service life on Army children. The survey focused primarily on the experiences of parents and their perceptions of their children's experiences. The results of the survey contributed to the Service Children's Progression Alliance's 'Year of the Service Child Voice' project. The project was a one-year programme of activity consisting of research activities, briefings and other events to capture and disseminate the voice of Service children in education. There were 752 eligible responses to the survey.

In tandem with this, Army&You magazine also ran a series of articles on the 'Year of the Service Child Voice'.

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## Additional needs support groups

We have continued to provide support to families with a child or parent with additional needs through support groups in local Army communities where families are able to meet others experiencing similar issues.

In 2019 we ran some of these groups with the support of funding from ABF The Soldiers' Charity and families were able to benefit from expert advice from AFF and other organisations including SEND Information Advice and Support Services (SENDIASS), local

### Listening to our Service children findings

AFF's key findings from this survey, which we contributed to the programme, were:

- Significant amounts of families are considering whether to leave the Army due to the impact of Service life on their child.
- Many Army children are experiencing gaps in learning with a lack of consistent support.
- Impact of Service life on children can result in significant difficulties with their wellbeing.
- Effective use of Service Pupil Premium is inconsistent.
- Many Service children have developed unique strengths as a result of Service life.
- Boarding and the provision of CEA provides necessary mitigation to the impact of Service life.

authorities, Portage, Oxfordshire Mind, Autism NI and Carer Support Wiltshire.

AFF also received funding from Aspire to maintain and expand support groups in Aldershot and the Salisbury Plain areas.

Following our successful inaugural additional needs study day in 2018, Aspire has also funded a study day for professionals and policy makers to discuss how Army families with additional needs can best be supported, due to run in 2021. We are very grateful for this funding which will allow these valuable events to continue.

## Helping Foreign & Commonwealth families

We have recruited an extra F&C assistant thanks to funding from LIBOR to expand the busy team to help more families and we dealt with 2,500 F&C enquiries in 2019.

Our engagement with senior command and ministers has put F&C issues at the top of the agenda at board meetings, including the Defence Select Committee, Covenant Reference Group and the Service People Policy Group. We are currently challenging both the immigration paths for F&C families as well as the information provision to new recruits and to those on overseas assignments.

The F&C team has been out and about in the Army community in 2019/20. One of many events they presented at was the Hereford F&C families' day in May, a garrison-wide event. Housing, CEAS, the Royal British Legion and money advisors were also present. More than 80 people attended and the feedback from the AFF presentation was very positive.

We have organised many well-attended F&C briefs and coffee mornings, including presentations on the Future Accommodation Model specifically for F&C families.

We ran dedicated F&C months during July and August 2019 and covered rebasing issues and the cost of applying for Indefinite Leave to Remain, citizenship applications and one-year passports.



After introducing a process to formalise immigration health surcharge refund requests with our contact, we successfully achieved refunds for 25 families.

The surcharge is an extra £1,000 on top of the visa costs, however, many Armed Forces applicants, who are exempt, are wrongly asked to pay this. We saved in the region of £50,000 for our families in just three months.

AFF attended an immigration tribunal with Foreign & Commonwealth soldier Christopher Arnett when his application for visas for his family was refused due to the minimum income requirement.

The soldier had applied to bring his wife and child to the UK to join him but the application had been refused because he wasn't earning the income required. He had no idea when he enlisted in March 2017 that he wouldn't be able to bring his family to join him until he was earning £22,400, which could have taken up to four years.

The case was granted both under the exceptional circumstances provision and within the rules because the judge ruled that the benefits received by the soldier (such as subsidised housing) could be taken into account when calculating the salary that a serving person receives.

The judge was particularly interested in the Armed Forces benefits calculator that AFF provided, which showed that the soldier's income was actually more than £30,000 when all of the additional benefits that he receives were included.

In his findings the judge said: *"It does appear that one government department advertises benefits as part of the salary package, it no doubt is intended to be a useful part of the recruitment of soldiers. It would in my view be illogical, embarrassing and potentially unlawful for another government department, namely the Home Office, to not accept those features and figures as being a benefit when looking at the total income."*

The Home Office chose not to challenge the result. It was a significant success both for the soldier and his family and for the continued progress of this issue.

AFF continues to raise this issue at ministerial level and is seeking to take another case to court to see if the issue can be progressed judicially.



Also in 2019/20, thanks to a grant from Lloyd's Patriotic Fund, our F&C Specialist was able to make 10 successful applications for Indefinite Leave to Remain for spouses and child victims of domestic violence. The work involved gathering evidence from all agencies involved in each case, such as police, social services, military charities and domestic violence charities and putting together the application on behalf of the spouse.

As well as assisting with the immigration side of things, the work often involved helping the spouse through the complexities of applying for benefits, National Insurance numbers and housing applications, as well as liaising with other agencies to ensure that the spouse and family received the full support available to them.





## HOW WE HELPED...

# THE ARNETT FAMILY

"A friend mentioned AFF so I looked on the website and read the article about the appeals process, and realised that appeals could be successful due to exceptional circumstances.

"I contacted AFF and was advised that there was no guarantee of success but I decided to go ahead. AFF came to court with me and the judge said that the case was well put together. The whole process took a year and two months and the appeal took a year.

"During the process, Katherine at AFF would always get back to me, and if she said she would do it, she did it. Without AFF, my family would still be in Jamaica. My family have been here for a year now and I'm not as stressed. In fact, I've had a promotion, so that speaks volumes. Before, I only went home three times a year, which cost £1,000 each time. I was leading a double life. AFF gave me the support I needed.

"Some people just do what the system says but the advice I would give to other families in the same situation is to never give up. Fight for what's right. Know in your heart that you're worth more and don't settle for less than you deserve. Keep fighting."

*"My family  
would still be  
separated if  
it wasn't for  
AFF"*

## Helping spouses and partners

AFF has worked with local authorities to help them understand the unique challenges that Army life presents for spouses, some of whom were asked to pay back maternity pay when they couldn't return to work due to a posting. Army&You magazine also highlighted this issue.

Cambridgeshire County Council has already made a change to its HR policy in support of its employees and Suffolk County Council also agreed to consider issues on a case-by-case basis. After AFF intervened, Army spouse Katie, who is a health visitor, no longer had to pay back her maternity pay when she couldn't return to work.

She said: *"I was massively surprised with the outcome. I really appreciate AFF's help as I was told I had to pay it back. It has taken away the stress of where I will get the money from."*

A nurse got in touch who had been absent from work during her husband's deployment to Afghanistan as she had been looking after her sick daughter. Her line manager informed her that if it happened again, she would mark it in her attendance file, which made her feel anxious. This was even though her employer had signed the Armed Forces Covenant and had been awarded gold Employer Recognition Scheme status.

AFF contacted Defence Relationship Management and NHS Employers and arranged a meeting with her HR department to explain the issues she was facing. Her employer has now agreed an extra three days' annual leave pro rata during deployments.

She said: *"The trust also included a paragraph in the staff bulletin about its commitment to supporting the military family and publicised the name of the Armed Forces champion, as well as asking for anyone connected to the military to make themselves known so that they can gain a better idea of how many of us there are. Overall a great outcome - thanks so much for all your hard work!"*



AFF has held Access to Adult Education events at Bovington and Blandford, in collaboration with Bournemouth and Poole College. In total 33 people have enrolled into fully-funded courses and AFF put three people who couldn't make it in touch with the college so that they could enrol afterwards.



# HOW WE HELPED...

## ALEXANDER FIRST SCHOOL

“As a school with a high number of Service children, it was not always possible to form links with the Army when I first became headteacher three years ago,” said headteacher Miss Mariam Khokar.

“AFF was an integral part of making sure we had those key links with the Army and put us in touch with the relevant people, including the Unit Welfare Officer. We are now working to the same goals and the school is kept up to date of any activities in which the Army is involved.

“Originally one of the parents mentioned they had been given some housing help by AFF so I got in touch with the London Co-ordinator and we arranged a meeting. I also went along to AFF coffee mornings to meet the families and understand the role we could play in supporting them.

“The staff, the leadership team and the governors have benefited hugely from all aspects of AFF’s help. We now have a better understanding of Service life and what this means for our Service pupils.

“When we had a change of regiment, AFF organised welcome meetings and made sure we had resources available once new families had arrived.

“AFF has put us in touch with organisations such as Reading Force and Little Troopers, which have provided resources for us to use during circle time and

PSHE. We have also been put in touch with the Padre for emotional support for families. AFF has also been there to support our funding bids and championed Service Pupil Premium for which we are very grateful.

“It’s a tremendous privilege to have children who have a range of academic experiences in the school and we play to their strengths. We value the importance of taking a whole family approach here at the school. We are so grateful for AFF’s support. We benefit from a constant flow of relevant information from AFF, which represents the families’ voice.”

Katie Lewis, a mum with children at the school, said: “I think Alexander First School is amazing. The staff are completely pro-military and have done everything they can to support my family and I.

“My children feel supported and understood whilst at school and enjoy the chance to ‘be themselves’. My six-year-old daughter was lucky enough to have some play therapy sessions to help her understand why we are moving house and leaving the school, which has really helped her come to terms with the change and accept it.

“We will miss all the lovely staff when we go and the real sense of community that we get from the school. The staff make my children and I feel like we are respected because of the military connection, which is truly lovely.”



AFF London Co-ordinator Becky Green at Alexander First School, Windsor

# HOW WE HELPED...

## THE TUDOR FAMILY



“AFF helped us push for a new bathroom to be fitted. Our old bathroom was full of mould, with tiles falling off, rotten skirting boards and blind fittings, holes in the walls where fittings had been replaced but the walls not fixed. It was just a really poor job. Our ceiling ended up having mould bugs all over it and it just felt like a really dirty room. It felt like we couldn’t really use this room, nor did we want to be in it.

“We struggled to get Amey to see the poor state of the room for what it was. We were told that it was a north-facing room and so mould was to be expected and that the mould on the ceiling wasn’t mould. We were even told once that we had to lower our expectations when moving into the area.

“We knew something was amiss and so got in touch with AFF and sent them photos of our bathroom. There was no begging, no pleading, no convincing, they

were just on the case straight away and within a week we had been approved for a new bathroom. It took a while for it to be put through, but we had Cat at AFF checking in with us regularly to see if work had been started and she was on their case to get it done. We couldn’t have done it without her.

“I would say to any family who are living in a quarter that is below standard, if you feel like you’re not being listened to, get in touch with AFF. Amey has to save money on housing, understandably, but that shouldn’t mean we have to live in below-par conditions. AFF has your back and will fight your corner until the required work is done, and they’re great at what they do!”

# Building relationships



## Continued engagement

Following on from our monthly campaigns, which we started in 2018 to raise awareness of the offer to families, we have continued this with a targeted campaign across online platforms and social media. Our staff in the community engaged with families face to face to encourage them to talk about their concerns in a structured way. We covered the following themes – housing, Foreign & Commonwealth, employment & training, family life, relationship difficulties, childcare and education.

Our engagement with families and stakeholders across social media is continuing to follow an upward trend. Our Facebook page now has more than 9,000 followers and we've seen rises across all platforms, including a 39% increase in unique visitors to our website in the past year. Our engagement ranges from information posts on the latest news and targeted campaigns to keeping families informed of our wider work, who we are meeting and collaborating with, and allowing them to comment and give their feedback on issues that directly affect them.

We also ran another very successful Facebook Live to connect with families on their concerns about the Future Accommodation Model (FAM) in collaboration with the FAM Cell. Issues discussed included who is eligible, how it works and clarifying its effect on Service Family Accommodation.

There was lots of engagement from families throughout the hour-long live stream, and a whole host of questions were answered by both our Housing Specialist and staff from the FAM Cell, on topics such as what happens if you have to cut your private rental contract short and who is responsible for dealing with landlords. The video on our social media channels reached more than 24,000 people in a matter of days.

## Wider work

Our wider work involves meetings throughout the year with numerous high-profile contacts, such as senior chain of command, MPs and Ministers. For example, we gave evidence at the Armed Forces Pay Review Board (AFPRB) on what serving life is like, looking at everything from pay and the pension to the wider offer and future people policies.

We met Department for Work and Pensions (DWP) Minister Will Quince MP, pictured above, to talk about the new Armed Forces champions that DWP is recruiting and issues families are facing with allowances, particularly when returning from overseas or after a divorce. These champions will be present in call centres to deal with queries on Universal Credit, for example, which is positive news as our Money & Allowances Specialist raised the need for these.

We also gave evidence to feed into the report Andrew Selous MP was asked to write by the Secretary of State for Defence to see what further support can be offered to Service families.

In November AFF Chief Executive Sara Baade met families and the Commander of the British Army Germany, Col Tim Hill. She toured Normandy Barracks in Paderborn and had a look round the new welfare and community hub.

While there Sara discussed a wide range of issues, including spousal employment, secondary education options, the introduction of CAAS banding and the cost of childcare.

## Expanding our support network

One of the ways we have expanded our support network is by employing a dedicated Rebasing Co-ordinator with the help of funding from LIBOR.

The Rebasing Co-ordinator works closely with families moving into and out of the Salisbury Plain Training Area, including 1 YORKS for example, who were due to move to Catterick from Warminster. She also advised families of units who were due to make smaller moves, such as 5 REME moving from Tidworth to MOD Lyneham in Wiltshire.

In March, the Rebasing Co-ordinator supported 246 Gurkha Signals Squadron, a unit who had been due to move to Perham Down, Ludgershall and Tidworth from York, and The Royal Dragoon Guards, who were due to move to Warminster from Catterick.

A whole day of non-stop questions meant a host of issues were resolved for families, including providing reassurance about schools and quarters, and information about free activities in their new location. The Gurkha spouses in particular were appreciative of the family-focused support tailored particularly for them. Afterwards they approached the planned move enthusiastically and felt organised and ahead of schedule.

The visit meant we captured more than 200 enquiries, and solid working relationships were built with Unit Welfare Officers, which will benefit families in the long run, once their delayed moves go ahead.

These moves were delayed due to the COVID-19 outbreak and our Rebasing Co-ordinator is on hand to assist these families once their moves finally take place so this work is ongoing.

Regarding the whole rebasing process, she reported that the community are settled and happy with the local area, and pleasantly surprised by the amount of support available. EU spouses, who are mainly German, expressed the ease of gaining employment and stated that their options have broadened since arriving in the UK.



Additional funding from ABF The Soldiers' Charity has enabled us to recruit a Money & Allowances Specialist, a role which was previously part of the Employment & Training Specialist's remit. This allows more in-depth work to be carried out in areas which directly affect families' finances, such as military allowances and queries with Universal Credit, child benefit and maternity pay.

## Army&You magazine

Army&You magazine went to approx. 42,000 families in hard copy.



# HOW WE HELPED...

## REBASING FAMILIES

Back in September our Rebasing Co-ordinator helped facilitate the re-opening of a toddler group on Salisbury Plain, attended by rebasing families. The group had been closed for a long time and we were able to put a volunteer, Alice Gordon, in touch with the Army Welfare Service (AWS) and she began to run a successful group attended by both military and civilian families. This provided a place to socialise for spouses and children in a remote area with limited activities.

“The group was a local village group that I was running from our village hall,” said Alice Gordon. “However, hire costs we’re becoming prohibitive. Luckily, the AWS had a vacant centre up the hill from the village hall and offered us the use of it (I became an AWS volunteer).

“AFF has helped us promote the group locally and also given an Army insight. We have a wonderful mix of locals and military families, which the military parents seem to really enjoy as they say it gives them normality, along with friends who aren’t going to move away. Although a small group, it’s a lovely open and friendly one where we support each other and also help mums who work from home by providing a free space to come and share their wares.”





## How we helped families in Wales

Thanks to funding from the Welsh Government, we were able to step up our activity in Wales, with a 10-week dedicated project looking into social isolation and loneliness and the Army community. This included a variety of work streams such as additional face-to-face events, targeted media campaigns, virtual group chats and a four-week survey investigating loneliness and isolation. Our aim was to gather information from families living in the Army community or in their own home across Wales.

We were also able to hold new additional needs groups in the Army unit areas as part of the Wales project, which were well received. This now means that there is additional needs support available for families that need it across the whole of the UK.

The introduction of virtual coffee mornings was always a plan for this project, but the idea became a real conduit for connection due to COVID-19. Whilst our initial plan was to engage with dispersed families, we ended up using virtual events to engage with the whole community towards the end of the project – the level of engagement rose as a result.

In total, we reached just under 300 individual families in Wales through these events, with many families attending more than one.

*'I often feel isolated and cut off here. I am a parent to a disabled child and I am unable to drive so getting out and about is an issue...but I really look forward to these events.'*

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## Army People Strategy

The latest Army People Strategy gave a welcome nod to AFF's work, saying: "We ... remain indebted to the Army Families Federation as the independent voice of Army families, along with many other organisations from the charitable sector who have extensive and specialist experience of advising and supporting the Army and its families." The strategy booklet is aimed at all those who are involved in Army personnel policy.



# Influencing change

## AFF 2020 Vision event

Working with key contacts and stakeholders helps to disseminate our message to a wide audience. This year we once again hosted a successful networking event, AFF 2020 Vision, for contacts and senior command, including the head of the Army, Chief of the General Staff General Sir Mark Carleton Smith KCB, CBE, ADC Gen and the Minister for Defence People and Veterans, Johnny Mercer MP, pictured below.

This was a worthwhile event, allowing us to connect with Ministers, government representatives and the MOD and strengthen our bond with other Service charities and military family-focused organisations. It ensured the issues that we know affect families were brought into the spotlight and considered by those policy makers whose decisions will directly affect their lives.

## FAM pilot working group

One of those decisions is the roll-out of the Future Accommodation Model (FAM) and AFF sits on the Aldershot FAM pilot working group for this, feeding in families' evidence during regular meetings.

## NHS England collaboration

Our Health & Additional Needs Specialist is working with NHS England to ensure families' key evidence is fed into the NHS England & NHS Improvement engagement project. This project is considering the unique issues faced by Service families, such as the impact of mobility on continuity of care, with the aspiration of developing an Armed Forces Families Health Support Network. The project engaged with Service families about their lived experience via focus groups and a questionnaire and a report is due to be published on this.



We were contacted by families who told us that a decision by some airlines to withdraw their unaccompanied minors' service had led to extra costs and they were confused about the options available to them. We raised this with the MOD, who listened to the concerns and produced revised guidance for families to help them understand the options available. Ministers also wrote to the airlines to highlight that the unaccompanied minors' service is a valuable one.





## Childcare survey

In early 2020 we ran a childcare survey which gathered nearly 1,700 eligible responses. We encouraged families to have their say about the unique childcare issues they face as an Army family.

The responses were fed back to the MOD, which is considering how Service families can be better supported with their childcare.

### **Childcare survey findings:**

AFF's key findings from this survey were:

- Cost is a significant barrier to childcare for many families.
- The nature of Army life provides unique challenges for families.
- Many Army families are unable to rely on unpaid childcare support from family and friends.
- Childcare provision can have a significantly negative impact on spousal ability to gain and maintain employment and to have career progression.
- Assistance with costs and more flexible hours would help many Army families to access childcare.

## Future Defence Infrastructure Services

The FDIS programme encompasses the procurement of a variety of defence contracts - AFF has been very involved in the accommodation contract in particular.

AFF, with the other families federations, is now thoroughly included in the ongoing discussions around the contract and has had the opportunity to feed into it the potential impact that changes will have (both positive and negative) on families.

Our involvement has included:

- Sitting on the FDIS accommodation working group and communications working group;
- Being an evaluator for the social value of initial bidders for inclusion on the framework;
- Evaluating final tender bids;
- Running a survey on what services/changes families would like to see in a new contract and then feeding the survey results into the FDIS accommodation team, who included the recommendations in the contract;
- Producing a video on the nuances of Army life for bidders;
- Providing updates to families via social media and Army&You magazine.

Whilst we are supportive of ensuring the contract is the best it can be to support families living in SFA, we also have concerns and have written a brief outlining these.

## Welfare survey

AFF was asked by the Army Inspectorate to help collect families' views on unit welfare provision, to feed into a review of the service. We gathered additional evidence for the Inspectorate via coffee mornings and family events and via a social media campaign, asking participants to answer a welfare survey.

## Database improvements

Thanks to funding from ABF The Soldiers' Charity and Grant in Aid we have been able to begin to develop a new, bespoke evidence database and work on this is continuing. The new database will be flexible enough to evolve as the environment in which we operate changes and will be key in cataloguing the crucial evidence we use to push for change.



Together with other stakeholders we raised NHS dental provision issues with the Armed Forces Commissioning Team. They spoke to dental commissioners in the South West, to try and improve access to NHS dental and orthodontic provision there. There is a specific point of contact now available, so if families are having difficulties accessing a dentist or orthodontist, they now know where to turn.

# OBJECTIVES

*The objectives for 2019/20 were:*

- ✓ Listen, respond and support Army families
  - ✓ Provide information and guidance that empowers Army families, recognises diversity and encourages resilience
  - ✓ Gather robust evidence, using credible methods, to support and challenge change for Army families
  - ✓ Engage effectively with command and the MOD in order to promote the interest of the diverse range of 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
  - ✓ Build a strong organisation in line with statutory guidelines and manage charitable funds effectively
  - ✓ Promote an organisational culture that values diversity and tolerates differences by facilitating the recruitment, retention and promotion of individuals irrelevant of background, gender or ethnicity.
- 

# 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  
 Lloyd's Patriotic Fund  
 LIBOR funds  
 Aspire  
 Welsh Government

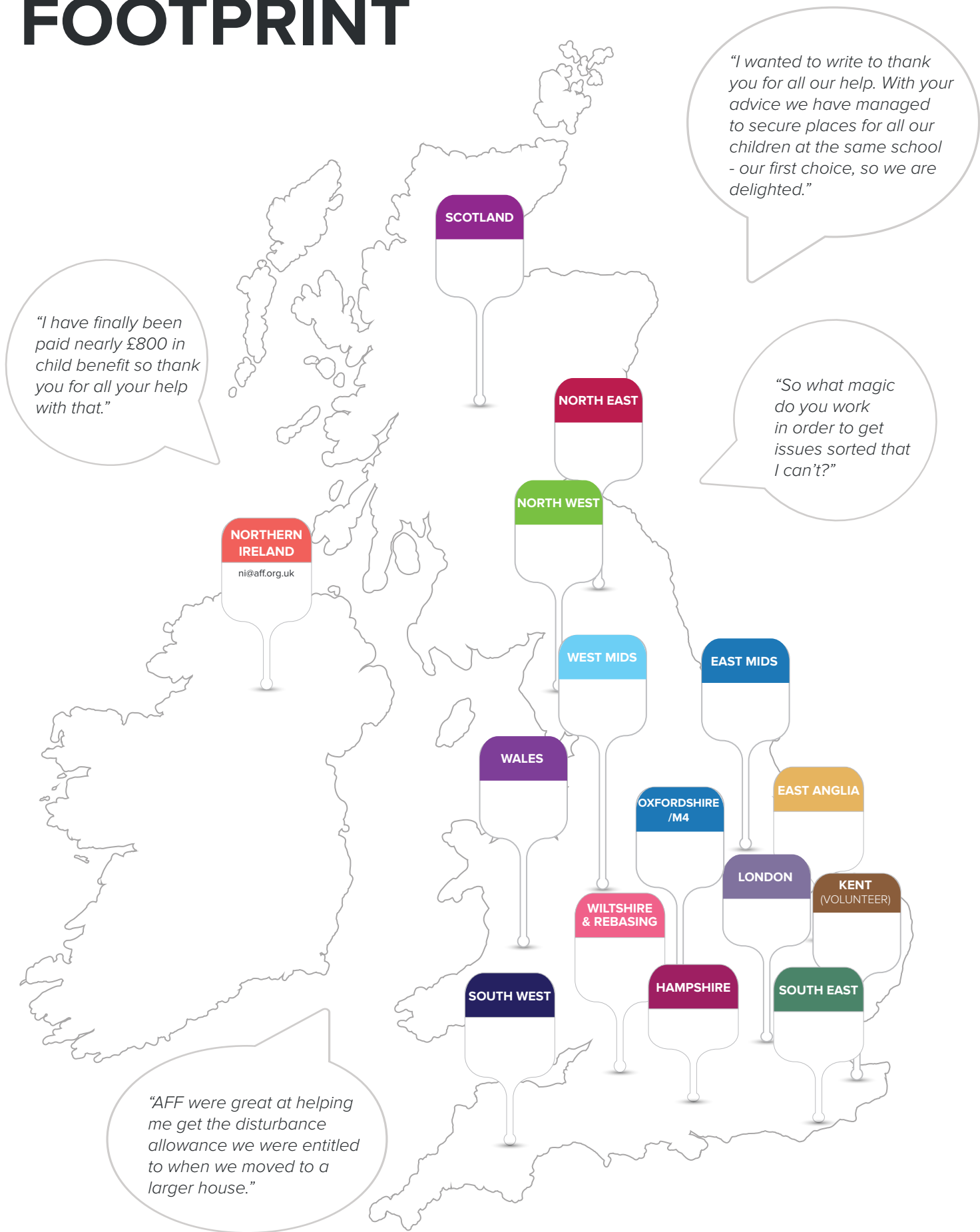
# THANKS TO OUR FFJ FUNDERS AND PARTNERS

Broadbean  
 Defence Relationship Management  
 Manpower  
 Royal Air Forces Association  
 University of Wolverhampton  
 ABF The Soldiers' Charity  
 Annington Homes  
 Royal Navy and Royal Marines Charity



Defence Relationship Management (DRM)

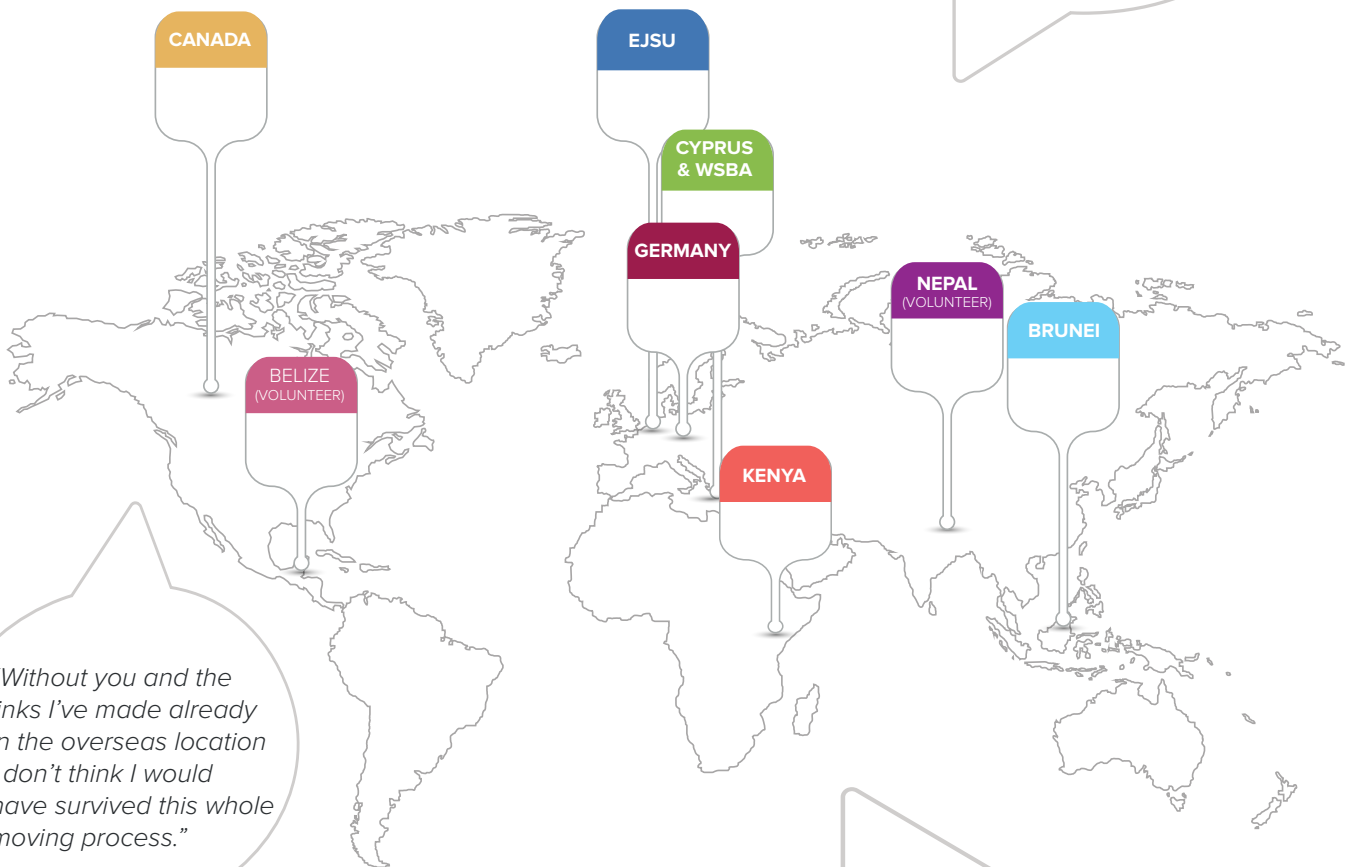
# AFF'S WORLDWIDE FOOTPRINT



*"Even if I don't find a job, I love that I can access training via the FFJ website."*

*"You're amazing! I find it incredibly difficult to understand the Amey process or have them understand me sometimes due to my autism. You've made the whole mess so much easier and more understandable. Thank you so very much."*

*"A very helpful person seems to have processed my belated state pension claim. 18 months of trying to claim, and I think I'd still be trying without your assistance. Thank you!"*



*"Without you and the links I've made already in the overseas location I don't think I would have survived this whole moving process."*

*"I just wanted to say thank you. After much to-ing and fro-ing, Dorset County Council conceded that we live in Army accommodation and have just given us a huge rebate!"*

*"Really impressed with the information on the AFF website regarding getting a Certificate of Good Conduct for time spent in BFG. Having followed AFF's guidelines, I emailed the vetting team, stating it was pretty urgent and they turned it round in under a week. Super impressed by AFF and the vetting team. Thank you!"*

# TRUSTEE REPORT AND ACCOUNTS 2019 -2020

**The Trustees present their report with the financial statements of the Charitable Incorporated Organisation (CIO) for the year ended 31 March 2020.**

## 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 2019/20 were updated in February 2020, with amendments:

- Listen, respond and support Army families;
- Provide information and guidance that empowers Army families, recognises diversity and encourages resilience;
- Gather robust evidence, using credible methods, to support and challenge change for Army families;
- Engage effectively with command and the MOD in order to promote the interest of the diverse range of 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;
- Build a strong organisation in line with statutory guidelines and manage charitable funds effectively; and
- Promote an organisational culture that values diversity and tolerates differences by facilitating the recruitment, retention and promotion of individuals irrelevant of background, gender or ethnicity.

### 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.

### Activities

AFF delivers against these objectives through the work of the respective branches. Pages 6-25 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 page 2 and a Q&A with the Chief Executive on page 4 provides further insight.

## ACHIEVEMENTS AND PERFORMANCE

### Achievements

Pages 6-25 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 four 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 22 co-ordinators and four 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 an 8% 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 areas such as housing, education, childcare, health, additional needs, employment, allowances, money and F&C. 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 childcare provision for serving families, support for F&C families and the Future Accommodation Model.

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 2019 we had over 366,000 unique views on our website (a 39% increase from 2018). Our social media platforms also saw a significant increase in followers: Facebook up 13%, Instagram up 60% 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 four excellent editions of the Army&You magazine which went to approx. 42,000 families in hard copy.

Operations Branch – This is the smallest of AFF branches, but key to 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. This year, in collaboration with the other families federations, we also launched a new project, Forces Families Jobs, a tri-Service online platform designed to support Service families into meaningful employment and provide opportunities for training and development.



## 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, Annington Homes, Aspire, Lloyd's Patriotic Fund, the University of Wolverhampton, Defence Relationship Management, Royal Navy and Royal Marines Society, Royal Air Forces Association and the Welsh Government.

### Total funds

At the end of the financial year, AFF held funds of £756,445 with £468,733 being held in the Armed Forces Common Investment Fund.

At 31 March 2020, AFF had unspent restricted funds (funds committed to a specific project or event) of £246,876.

### Investment powers

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

### Investment performance

At the start of the financial year AFF held 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.

At an EGM in November 2019 the unit holders approved the transfer of the CIF to a new structure of Charity Authorised Investment Fund (CAIF). The CAIF has an advisory committee which continues to oversee the investment performance and governance of the Armed Forces Charities Growth & Income Fund (AFCGIF). As of 6 December 2019 the AFF reserves are now held in the BlackRock Armed Forces Charities Growth & Income Fund (accumulating).

AFF currently holds only accumulation units (which reinvest income into the fund). At 31 March 2020, the total value of investments was £468,733, and during the year, £18,194 (2019 £16,527) was reinvested.

After initially reporting a net gain in the first nine months of the financial year, due to the COVID-19 pandemic, a volatile market at the end of the financial year led to a sudden decrease in investment returns.

AFF's holding in the Armed Forces Charities Growth & Income Fund reported a net unrealised loss, after taking into account the reinvested income, of £43,565. AFCGIF reported a minus -4.29% 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.

In December 2019 the Trustees reviewed the reserves policy to ensure it was relevant, adequate and reflected current best practice across the sector. As a result of this review, the policy was amended based on current risk.

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

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

A sum of around £500,000 would be optimal.

## Reserves

In line with the above policy at 31 March 2020, the required reserves would be £500,000. At the year end, the CIO is holding unrestricted reserves of £509,569, of which £30,000 has been designated towards future capital projects.

In addition, the CIO is holding restricted reserves of £246,876, 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 AFCGIF 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 AFCGIF accumulation units, are sufficiently well diversified and are likely to provide long-term capital growth.

The CAIF has an advisory committee which continues to oversee the investment performance and governance of AFCGIF.

The fund is managed by BlackRock Investment Management (UK) (BRIM) under a Charity Authorised Investment Fund (CAIF) managed by BlackRock Financial Management. Sara Baade is an elected member of the Armed Forces Charity Advisory Company and, as such, sits on the AFCGIF Advisory Committee.

## PLANS FOR FUTURE PERIOD

In 2020/21 we will ensure AFF is structured to deal with the increasing numbers of families coming to us. We will focus on how we can use technology to improve our service and our reach to families. Our new evidence database will be our biggest project. We are also looking forward to our Big Survey in September on the Future Accommodation Model (FAM). Our future plans are outlined on pages 4-5.

## 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 seven Trustees. 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.

Two Trustees have recently given birth and whilst they have attended key meetings to ensure adequate cover, we have extended the appointment terms for Robin Eccles and Catharine Moss.

### 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 UK and Overseas Director, Policy and Research Director, Finance and Governance Director and Communications and Operations Director.

In June 2019, there was a restructure of the EMB, with the appointment of an Operations Director, Head of Policy and Research and Head of Communications. The Chief Executive and Finance and Governance Director roles remained unchanged.

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 2019/20, AFF ran the Governance Committee in March 2020.

The Remuneration Committee met in July 2019.

The aim of AFF's committees is to examine the recommendations of the Chief Executive and the Executive Management Board 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 Regional Managers with oversight of the Operations 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 pay increases are put to the full Trustee Board for their approval. Remuneration of the Chief Executive is set by the Trustees.

During this period, the Trustees approved a 2% pay increase to most staff members in July 2019. 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 Executive Management Board assesses the risks fortnightly and the Chief Executive reports on them 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 2019/20, 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 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 two and a half years 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.

Two additional risks were added to the register this year. The first one was related to 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.

The second new risk was related to the new Forces Families Jobs website that we launched in September 2019. This was a major project that required not just additional funding but also additional resources and skills. A project team was set up, and new funding was sought through new and existing funders.

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## 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

Julie Vere-Whiting

Heather Key

Pari Spencer Smith – (joined July 2019)

## SENIOR MANAGEMENT

Sara Baade	Chief Executive
Kate Finlayson	Finance and Governance Director
Collette Musgrave	Operations Director (as of June 2019. Formerly UK & Overseas Director)
Michelle Alston	Head of Policy and Research (appointed July 2019)
Louise Simpson	Policy and Research Director (left May 2019)
Carl Orme	Communications and Operations Director (left May 2019)
Paul Larsmon	Head of Communications (appointed August 2019, left December 2019)

## AUDITORS

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

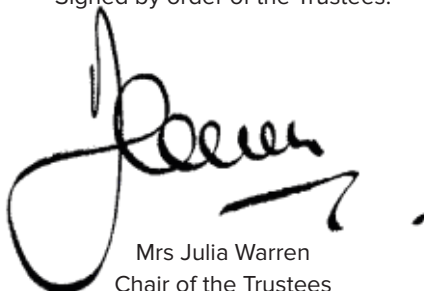
## INVESTMENT MANAGERS

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 8 July 2020

# ARMY FAMILIES FEDERATION

## REPORT OF THE TRUSTEES

for the year ended 31 March 2020

### 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 trust deed. 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 8 July 2020

**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 2020 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 2020, 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 12 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](http://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  
Chartered Accountants  
and Business Advisers  
Athenia House  
10 – 14 Andover Road  
Winchester SO23 7BS

Dated: 8 July 2020

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 2020

	Notes	2020			2019
		£ Unrestricted	£ Restricted	£ Total	£ Total
<b>INCOME AND EXPENDITURE</b>					
<b>INCOME FROM:</b>					
Donations and grants	2	1,021,227	195,419	1,216,646	1,370,960
Other income		104	-	104	1,846
Investment income	3	18,322	-	18,322	16,649
<b>Total income</b>		<b>1,039,653</b>	<b>195,419</b>	<b>1,235,072</b>	<b>1,389,455</b>
<b>EXPENDITURE FROM:</b>					
Charitable activities	7	955,146	224,432	1,179,578	1,226,729
<b>Total expenditure</b>		<b>955,146</b>	<b>224,432</b>	<b>1,179,578</b>	<b>1,226,729</b>
<b>NET INCOME/(EXPENDITURE) BEFORE GAINS AND LOSSES</b>		<b>84,507</b>	<b>(29,013)</b>	<b>55,494</b>	<b>162,726</b>
Net (losses)/gains on investments	11	(43,565)	-	(43,565)	594
<b>NET INCOME/(EXPENDITURE) FOR THE YEAR</b>		<b>40,942</b>	<b>(29,013)</b>	<b>11,929</b>	<b>163,320</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward at 1 April 2019		468,627	275,889	744,516	581,196
<b>TOTAL FUNDS CARRIED FORWARD AT 31 MARCH 2020</b>		<b>509,569</b>	<b>246,876</b>	<b>756,445</b>	<b>744,516</b>

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 2020

	NOTES	2020		2019	
		£	£	£	£
<b>FIXED ASSETS:</b>					
Tangible assets	8	4,225		10,114	
Investments	11	468,733		494,104	
			472,958		504,218
<b>CURRENT ASSETS:</b>					
Debtors	9	43,528		17,500	
Cash at bank and in hand		258,603		246,700	
		302,131		264,200	
<b>CREDITORS:</b> Amounts falling due within one year	10	(18,644)		(23,902)	
<b>NET CURRENT ASSETS:</b>			283,487		240,298
<b>TOTAL ASSETS LESS CURRENT LIABILITIES:</b>			<b>756,445</b>		<b>744,516</b>
<b>FUNDS:</b>					
Unrestricted funds: general reserve	12		479,569		448,627
Unrestricted funds: designated funds	12		30,000		20,000
Restricted funds	13		246,876		275,889
			<b>756,445</b>		<b>744,516</b>

The financial statements were approved and authorised for issue by the members of the Board of Trustees on 8 July 2020 and signed on their behalf by Julia Warren (Chair).



.....  
Mrs Julia Warren  
Chair of the Trustees

Dated: 8 July 2020

The notes form part of these financial statements



ARMY FAMILIES FEDERATION  
STATEMENT OF CASH FLOWS  
31 March 2020

		2020	2019
		£	£
		<b>Total</b>	<b>Total</b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>			
	NOTES		
Net cash provided by operating activities	a	17,575	141,175
Cash flows from investing activities:			
Interest from investments		128	122
Purchase of tangible fixed assets		(5,800)	
Purchase of investment units		-	(200,000)
Proceeds from sale of investments		-	100,000
		<b>11,903</b>	<b>41,297</b>
<b>CHANGE IN CASH AND CASH EQUIVALENTS FOR THE YEAR</b>			
Cash and cash equivalents brought forward at 1 April 2019	b	246,700	205,403
		<b>258,603</b>	<b>246,700</b>
<b>CASH AND CASH EQUIVALENTS CARRIED FORWARD AT 31 MARCH 2020</b>			
<b>a) Reconciliation of net income/(expenditure) to net cash flow from operating activities</b>			
		2020	2019
		£	£
Net (expenditure)/income for the year as per the Statement of Financial Activities		11,929	163,320
Adjusted for:			
Depreciation		11,689	10,319
Losses/(gains) on investments		43,565	(594)
Interest from investments		(18,322)	(16,649)
(Decrease)/Increase in debtors		(26,028)	(14,226)
(Decrease)/Increase in creditors		(5,258)	(995)
		<b>17,575</b>	<b>141,175</b>
<b>b) Analysis of cash and cash equivalents</b>			
		2020	2019
		£	£
Cash at bank and in hand		<b>258,603</b>	<b>246,700</b>

**ARMY FAMILIES FEDERATION**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 March 2020**

## **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.

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 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.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. 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.

### **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.

<b>2. DONATIONS AND GRANTS</b>	2020	2019
	£	£
Grant in Aid (public money funding)	541,935	546,774
Army Central Fund (non-public money)	511,300	471,961
Annington Homes	45,000	-
Army Benevolent Fund	42,077	52,277
UKSC (Germany)	38,109	48,376
Royal Navy and Royal Marines Charity	11,000	-
Royal Air Forces Association	8,500	-
Welsh Government	8,145	-
British Forces Cyprus (Honorary)	7,300	7,372
Aspire	3,100	-
Miscellaneous Donations	180	384
LIBOR Funding	-	194,000
Forces In Mind Trust (FiMT)	-	19,241
University of Wolverhampton	-	15,000
Lloyd's Patriotic Fund	-	10,000
Defence Relationship Management	-	5,500
Andover Skills Fund	-	75
	<u>1,216,646</u>	<u>1,370,960</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 Charity Growth & Income Fund. Funds invested in the AFCGIF are in accumulation units where income is reinvested.

### 4. EXPENDITURE

Expenditure for the year is stated after charging:

	2020	2019
	£	£
Auditors' remuneration - for audit	<u>5,460</u>	<u>5,340</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 £14,661 in the year (2019 - £9,840). At the balance sheet date there were outstanding contributions of Nil (2019 - Nil).

### 6. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	845,347	844,890
Employers' National Insurance	46,031	57,796
Employers' pension contributions	14,661	9,840
	<u>906,039</u>	<u>912,526</u>

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

	2020	2019
	No.	No.
Communications Branch	5	6
Operations Branch	6	4
Policy and Research Branch	7	6
UK and Overseas Branch	13	16
Governance	<u>1</u>	<u>1</u>
	<u>32</u>	<u>33</u>

The majority of AFF staff are part-time. This takes the actual number of employees to 49 (2019 - 51).

One member of staff was paid between £70,000 and £80,000 in the year. (2019: one employee was paid between £60,000 and £70,000).

The total amount paid to key management personnel in the year was £189,824 (2019 £199,439)

No remuneration was paid to Trustees, or persons closely connected with them, in the period. Two Trustees received travel expenses totalling £269 (2019 - three £939).

## 7. ANALYSIS OF EXPENDITURE

	Staff salaries and costs £	Support costs £	2020 Total £	2019 Total £
<b>Charitable activities</b>				
Communication Branch costs	137,741	110,186	247,927	291,738
Operations Branch costs	253,267	95,886	349,153	197,536
Policy and Research Branch costs	168,798	18,735	187,533	276,789
UK and Overseas Branch costs	320,650	45,464	366,114	426,256
Governance costs	22,583	6,268	28,851	34,410
	<u>903,039</u>	<u>276,539</u>	<u>1,179,578</u>	<u>1,226,729</u>

This year some posts were moved to other branches to more accurately reflect activities undertaken. This has resulted in a variation on branch costs from the previous year.

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 £
<b>COST:</b>	
At 1 April 2019	33,195
Additions	5,800
Disposals	-
At 31 March 2020	<u>38,995</u>
<b>DEPRECIATION:</b>	
At 1 April 2019	23,081
Charge for year	11,689
Eliminated on disposal	-
At 31 March 2020	<u>34,770</u>
<b>NET BOOK VALUE:</b>	
At 31 March 2020	4,225
At 31 March 2019	<u>10,114</u>

## 9. DEBTORS: AMOUNTS FALLING DUE WITHIN

<b>ONE YEAR</b>	2020 £	2019 £
Trade debtors	39,945	15,033
Prepayments and accrued income	3,583	2,467
	<u>43,528</u>	<u>17,500</u>

## 10. CREDITORS: AMOUNTS FALLING DUE

<b>WITHIN ONE YEAR</b>	2020 £	2019 £
Trade creditors	18,644	23,902
Accruals and deferred income	-	-
	<u>18,644</u>	<u>23,902</u>

## 11. INVESTMENTS

	2020 £	2019 £
Balance as at 1 April 2019	494,104	376,983
Additions	-	200,000
Disposals	-	(100,000)
Reinvested income	18,194	16,527
Unrealised (Losses)/Gains	(43,565)	594
Listed investments as at 31 March 2020	<u>468,733</u>	<u>494,104</u>

Historic cost is £408,127 (2019 – £389,933).

The listed investment is held in the Armed Forces Charities Growth and Income Fund.

## 12. UNRESTRICTED FUNDS

	General reserve £	Designated funds £	Total £
Balance at 1 April 2019	448,627	20,000	468,627
Surplus for the year	40,942	-	40,942
Transfers between funds	(10,000)	10,000	-
Balance at 31 March 2020	<u>479,569</u>	<u>30,000</u>	<u>509,569</u>

The designated funds represent an annual amount committed by the Trustees to provide for a three-year computer replacement programme, following a one-off grant in March 2017 from GIA 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	Balance at		Movement in funds	
	1 April 2019	Incoming resources	Resources expended/transfers	31 March 2020
The Army Benevolent Fund	37,077	37,077	37,077	37,077
UKSC(G)/BFC funding	-	40,197	40,197	-
Army Central Fund (additional funding)	-	10,000	-	10,000
Aspire	-	3,100	425	2,675
Forces Families Jobs funding	34,939	89,400	82,374	41,965
GiA (additional funding)	2,578	7,500	10,078	-
LIBOR Funding (2017)	4,373	-	4,373	-
LIBOR Funding – 2018 (five-year)	187,155	-	35,267	151,888
Lloyd's Patriotic Fund	9,767	-	6,496	3,271
Welsh Government	-	8,145	8,145	-
	<u>275,889</u>	<u>195,419</u>	<u>224,432</u>	<u>246,876</u>

**Note:** The opening balances have been adjusted to show all the closing Forces Families Jobs funding streams from the previous financial year under one heading.

Comparative information from the previous financial year as follows:

	Balance at		Movement in funds		Balance at 31 March 2019
	1 April 2018	Incoming resources	Resources expended/transfers		
The Army Benevolent Fund	40,812	52,277	41,423	51,666	
UKSC(G)/BFC funding	-	41,426	41,426	-	
Andover Skills Fund	-	75	75	-	
Defence Relationship Management	-	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 (five-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>	

#### The Army Benevolent Fund (ABF The Soldiers' Charity)

The grant was made to assist the charity with the employment of a Health & Additional Needs Specialist, an Employment & Training Specialist, and Money & Allowances Specialist.

#### 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.

#### Army Central Fund

The funding was made to support the commissioning of a bespoke database.

#### Aspire

The funding was made to facilitate Additional Needs Support Groups in the Aldershot and Tidworth areas.

#### Forces Families Jobs funding

Funding was received to support the initial set-up, launch event and ongoing support costs of the FFJ website from the following funders: The Army Benevolent Fund, Army Central Fund, Annington Homes, Defence Relationship Management, Royal Navy and Royal Marines Society, Royal Air Forces Association and the University of Wolverhampton.

### GiA (additional funding)

The opening funding was provided to support one-off costs of updating marketing materials, family engagement materials and professional photography for stock images. The additional funding of £7,500 in-year was provided to purchase replacement mobile phone handsets.

### LIBOR funding

The 2017 funding carried forward was made to commission research, to consider how Army families posted overseas, are being supported by the Covenant. The 2018 funding carried forward 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 F&C Assistant. This grant is to cover a five-year time period.

### Lloyd's Patriotic Fund

The grant was made to assist the charity with continuing a project on domestic abuse in F&C families.

### Welsh Government

The grant was made to deliver a 10-week project to provide targeted support to Army families in Wales and develop a stronger evidence base on the particular issues faced by Army families in Wales.

### FiMT – Transition Liaison

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

## 14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed assets £	Current assets £	Current liabilities £	Total net assets at 31 March 2020 £
Unrestricted funds	372,958	125,255	(18,644)	479,569
Designated funds	-	30,000	-	30,000
Restricted funds	100,000	146,876	-	246,876
Balance at 31 March 2020	<u>472,958</u>	<u>302,131</u>	<u>(18,644)</u>	<u>756,445</u>

Comparative information from the previous financial year as follows:

	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>

# CONTACTS

## CENTRAL OFFICE

### **Chief Executive**

chiefexec@aff.org.uk

### **Operations Director**

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### **Finance & Governance Director**

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### **Executive Assistant**

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### **Business Support Manager**

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### **Central Office Administrator**

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### **Central Office**

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### **HR Manager**

hr@aff.org.uk

### **Project Lead**

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### **Forces Families Jobs Administrator**

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## UK & OVERSEAS BRANCH

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army families federation

**Army Families Federation is a charitable  
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