

Supporting those who serve

BRAVERY
TRUST™

Annual Stakeholder Report

FY18-19 Update

Chairman's Report



I find myself in a unique position at the Bravery Trust: one that speaks to both the purpose and longing described by Saint-Exupery. Those around me - my fellow directors, employees, partners, stakeholders and the veteran community - are jointly committed to a proud mission that drives them forward. We want to create an Australia where no-one suffers as a result of military service to our nation.

Over the last 12 months, a number of changes have occurred at the Trust. The most notable of these being the resignation of CEO, Sean Farrell, and the appointment of Belinda Wilson. Appointing a CEO is the most important and complex decision a board makes. I thank Sean Farrell for his stewardship over the past 3 years of the Trust. During this time the Trust has enjoyed exceptional growth in the realm of public awareness, enhanced funding and in numbers of beneficiaries supported.

The board welcomed Belinda Wilson to the CEO role in February of this year. Belinda brings to the Trust a wealth of knowledge, experience and compassion. Acknowledged as a leading lawyer, Belinda has been at the helm of the Victorian legal profession's peak body, established a seafood company with international reach as the Chief Executive Officer, and is a highly regarded Director. In her short time with the Trust Belinda has been responsible for many improvements in internal governance, and has brought a new energy to our relationships with our many stakeholders including beneficiaries, staff, government, other service organisations and our principal supporters.

With the appointment of a new CEO, the board immediately set to establish and embark on a new Strategic Plan. Our Strategic Plan 2019-2022 commits to remaining focused on the Trust's reason for being: ensuring that serving members of the Australian Defence Force, veterans and their families are provided with immediate support and assistance in their time of need.

Our strategic pillars focus on the development of:

- the best model of service delivery, ensuring a safe and dignified space for beneficiaries when asking for assistance
- a strong and diversified funding model to ensure that we can continue to meet the demand for assistance
- robust partnerships to enable collaboration and engagement with other organisations that will build on the work we do with our beneficiaries
- a trusted voice in the community to enable those who need assistance to be bold enough to ask for help
- strong governance and internal controls to ensure that we continue to be sustainable, both financially and in the investment we make in caring for our staff

“If you want to build a boat, don't drum up people to collect wood and don't assign them tasks and work, but rather teach them to long for the endless immensity of the sea.”

— Antoine de Saint-Exupery

There have been many achievements at the Trust over the last 12 months. The following is a snapshot of our work in action:

- On average, every month the Trust has provided \$100,000 in urgent financial assistance to around 65 beneficiaries and their families. In excess of \$1.25 million of assistance was provided in this financial year, our biggest year yet.
- Since the commencement of the Trust we have provided approximately \$3.4 million to around 3,500 beneficiaries and their families. Around 86% of these people are suffering from a mental health issue and the majority have a claim with the Department of Veterans' Affairs (DVA) for service-related injuries or illness.
- The organisation has built a stellar reputation for service delivery and filling a gap in providing urgent assistance for veterans and their families in their hour of need. We work alongside other ex-service organisations. Stakeholders know who the Bravery Trust is, what we stand for and what we do.
- DVA has recognised the unique and important role that the Trust plays. Systems and connections have been developed to help those beneficiaries who may need further assistance with their DVA application, or for those who may be falling between the gaps and may be yet to engage with DVA.
- The amendment of the funding agreement with the Department of Defence, from this financial year, has enabled the Trust to aid a greater number of beneficiaries. In a climate of falling interest rates, it has also enabled the Trust to work with our Finance Committee to develop and implement an Investment Policy Statement and a sophisticated investment strategy for the longer-term financial viability of the Trust.
- Diverse and reputable skillset on the board.
- Continued strengthening of our governance controls, including the development of processes, policies and procedures regarding director and chair succession, the application process, management delegations and board and committee charters.

Over the coming year the board will embark on its own succession plan. Both Robert (Bob) Cronin and I will be looking to hand over the reins to the next generation of those equally committed to de Exupery's *immensity of the sea*. We have been with the Bravery Trust since its inception in 2012 and we are proud of its growth in the level of relief and support that it has provided to veterans and families over this time – and whilst it will be difficult to leave, we are assured that we will leave it in a strong position.

Diversity is important to the board, going well beyond the minimum compliance of gender parity. The strength of the board resides in its diversity of skills and ability to represent the changing face of our community. This means a commitment to diversity in the categories of gender, age, geographical location, indigeneity, ADF experience and community service. This has been complemented by the need to employ and upskill staff with the qualities, leadership and experience needed to deliver the highest standards of service that the veteran community is entitled to receive and expect.

I look forward to watching the Trust flourish, knowing that the skills developed across our board have made for a sturdy ship that will sail proudly for generations to come.



Peter Fitzpatrick AO, AM (Mil), JP

CEO's Report



When I am asked to describe what it is like to be the CEO of Bravery Trust - a position that I commenced in February of this year - I describe it as having a job where I arrive at work with a smile on my face, and finish the day with an even bigger smile.

The work of Bravery Trust is more than that of putting food on the table, keeping a roof over someone's head or reconnecting families (although each of those things are incredible in their own right). The Bravery Trust changes lives, provides purpose and fosters hope within *our community*: serving members of the Australian Defence Force, veterans and families.

I am surrounded by directors, staff, partners, stakeholders and beneficiaries who are committed to caring for our community.

Those who come to us for support take the brave step of asking for assistance, and they do so in a safe, caring and supportive environment. In this financial year we assisted 798 families, equating to 1,542 bills paid, totalling \$1,252,151. Unlike previous years, we have not observed a "quiet time" or a dip in the demand for our services. The two busiest times of the year for the Trust were post ANZAC Day and in the lead-up to Christmas.

Resolving to make an already bold organisation – such as the Bravery Trust – even stronger takes the work, dedication and energy of all directors and staff. I am incredibly privileged to have a committed team who have been leading the journey alongside me.

Since February we have been:

- **Developing relationships and connections** to better assist our community. There are many organisations available to support our community. We do not need to create duplication – nor work in isolation – but we do need to continue to do what we do best, which is providing urgent financial support. We have been developing closer relationships nationally to ensure that those who need our assistance are being referred to us. We also look to further support our beneficiaries by connecting them to other services. Most of our beneficiaries know about us via word of mouth. In recent months we have been developing direct referral pathways with the Department of Veterans Affairs and Open Arms, trying to catch those who are falling through the gaps, or those who need further support, who are outside the Department's funding scope. Bravery Trust will always ensure that we don't compete in our category; rather we aim to complement those around us.
- **Creating safe spaces for our beneficiaries and employees** by establishing dedicated Sydney and Melbourne offices, each with a different focus. Given the nature of our work, we are aware of the importance of looking after those providing assistance – and that includes our staff. The Sydney office has been established to provide a safe and confidential space for both beneficiaries and staff to work through how we can best assist each individual. We have put measures in place to ensure that staff have access to counselling and debriefing to reduce vicarious trauma.



798 Families

equating to:

**1,542
Bills paid**

**Totaling:
\$1,252,151**

The Melbourne office has relocated to the iconic Orica building, Melbourne's first international skyscraper. This space enables our corporate and engagement teams to work in a collaborative, inspirational environment.

- **Undergone an organisational change** to ensure that we align with our Strategic Plan 2019-2022. Three distinct areas of the Trust have been established, (Beneficiary Services, Corporate Services and Engagement and Fundraising Services) with connecting points to ensure that each team works in collaboration.
- **Investing in employees** who understand what our beneficiaries may be experiencing. Over the last year the requests for support have become more complex and challenging.
We acknowledge that problems cannot be solved in isolation and we have therefore developed a team that not only understands veterans, but some of life's other barriers to wellness such as mental health, financial stress, homelessness, domestic violence, disabilities and returning to work.

Over the coming year we will look to enhance our impact, improve our service delivery and address the longer-term needs of our community. We will be:

- Analysing the wealth of **data** that we have been collecting since our inception in 2012. We appreciate the power that data holds when it comes to meeting future needs with matching service delivery.
- Looking at ways that we can become an integrated and **connected holistic service** provider through the development of new partnerships that complement and build on the work that we do.
- Developing a **philanthropic and fundraising business plan** to diversify our sources of funding, to help meet the increasing demand for our services.
- Changing the way we **communicate**, ensuring that the narrative is focused on hope, future and families.

I thank everyone who has welcomed me into this unique community with a dedication to combine effort with bravery. As I'm learning: it is brave to help. But it is braver still to ask.



Belinda Wilson LLB, GAICD

“I’m very grateful for your amazing help while that was all going through - the 5 months of waiting for the [DVA] claim to hopefully be successful, while being quite broke and scared about that. You really helped us a lot.”

— Bravery Trust Beneficiary

Summary of Beneficiary Payments in FY18 & FY19

Beneficiary Payments

Comparison between F18 and F19

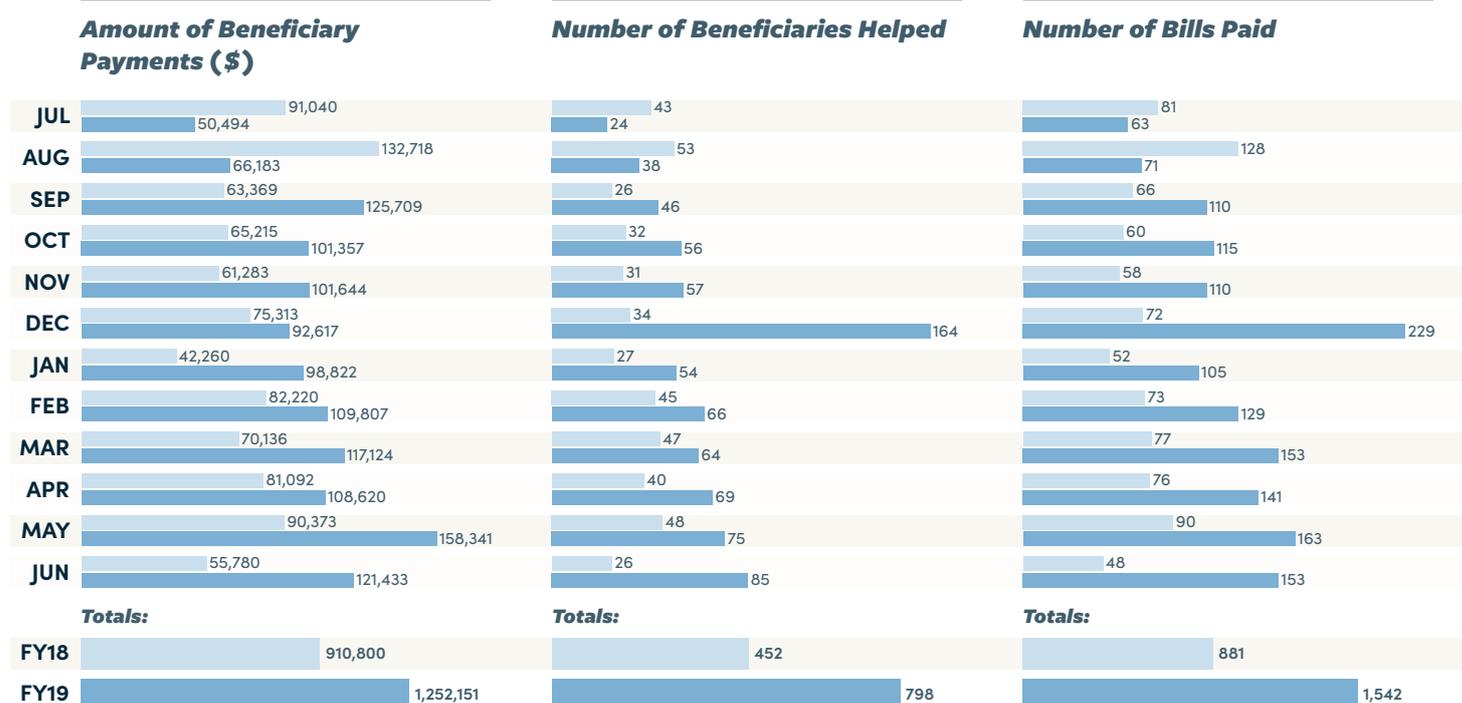
General Overview

All payments made by Bravery Trust are made to the relevant third party rather than directly to the beneficiary.

We also provide pathways to other support services to ensure that the beneficiary has the right support network and tools.

It is imperative that we work alongside other supportive networks to assist in providing a holistic service to our community.

FY2018 **FY2019**



Notes

The number of requests for assistance usually differs from month to month with an increased need for assistance in the lead up to Christmas and post ANZAC Day, usually May of each year. The spike in beneficiaries in December FY2019 represents a large number of food vouchers that were sent to families.

Some of the fluctuation in payments and numbers of beneficiaries can be attributable to the complexity of a case. The greater number of complex cases received, often reduces the amount of

applications that can be assessed in a month.

Word of mouth is the biggest source of referrals for Bravery Trust. The difference in the FY18 to FY19 figures can be attributable to the increased awareness of the support that Bravery Trust can provide. Bravery Trust has increased its presence through speaking at Transition Seminars and making connections with other Ex-Service Organisations in order to enable referrals to and from Bravery Trust.

Summary of Beneficiary Payments in FY18 and FY 19 continued...

Beneficiary Payments

by Category FY19

General Overview

Our Applications Team works with the beneficiary and their family, making the best decision about which bills can be paid, so that the greatest impact on relieving financial stress can be achieved.

Where possible, and appropriate, our Applications Team will refer beneficiaries to Money Smart to obtain financial counselling services.

Success for Bravery Trust is demonstrated by providing the ongoing tools for our beneficiaries so that they do not require our further assistance.

Beneficiary Payment by Category (\$)

Rent	29.0%	363,098
Utilities	12.0%	150,558
Motor Vehicle Costs	11.6%	144,701
Household Expenses	8.6%	107,562
Education / Course	8.6%	107,239
Removals	6.2%	77,583
Food / Fuel Vouchers	5.8%	72,160
Council Rates	5.6%	70,068
Phone / Internet Bills	4.1%	51,620
Medical	3.8%	47,608
Emergency Accommodation	1.6%	20,019
Travel	1.1%	13,881
Funeral Expenses	0.9%	11,780
Other	0.8%	9,665
Mortgage	0.4%	4,609

Notes

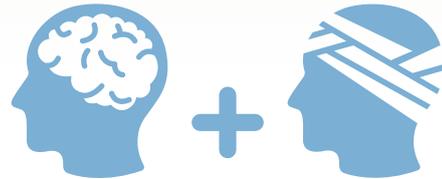
Food and fuel vouchers are usually the first and quickest support that Bravery Trust can provide to a beneficiary. A voucher can be sent within minutes of a call being received, allowing the family some immediate relief whilst they submit the application form to Bravery Trust and for an assessment to be made.

Rent has been the largest request for assistance, and an area which impacts the welfare of an entire family. In all cases for rental assistance, the beneficiary is either in imminent risk of eviction from their home, or is not able to secure a rental without the assistance of Bravery Trust. Whilst we have a number of beneficiaries approach us who are homeless, our biggest impact is in the area of preventing homelessness.

Utilities are another common area where our beneficiaries require assistance. In most cases, critical services (such as gas and electricity) are at risk of being disconnected.

Motor vehicle costs are an indication of financial stress, as families are usually unable to maintain their vehicles with regular servicing. Therefore, the applications that Bravery Trust receives are for larger amounts and usually involve the vehicle being in an unroadworthy condition. The vehicle is usually the family's primary mode of transport and is required for medical appointments, taking children to school and the general mental wellbeing of the applicant. Bravery Trust also sees a greater number of requests for vehicle repair assistance in remote regions.

Illness and Injury as a Result of Service



Mental Health Only
24%

Physical Injuries Only
25%

Mental Health and Physical Injuries
51%

Notes

One of the conditions that must be satisfied in order to receive a benefit from Bravery Trust, is that the applicant has been injured as a result of service.

The above graph shows the breakdown of physical and mental health and injury since Bravery Trust started collecting this data in November 2017.

67% of the beneficiaries who have been supported by Bravery Trust since November 2017 have at least one recognised condition with the Department of Veteran Affairs. This does not necessarily mean that they are receiving financial support from DVA. The remaining 33% are in the process of having claims recognised by DVA.

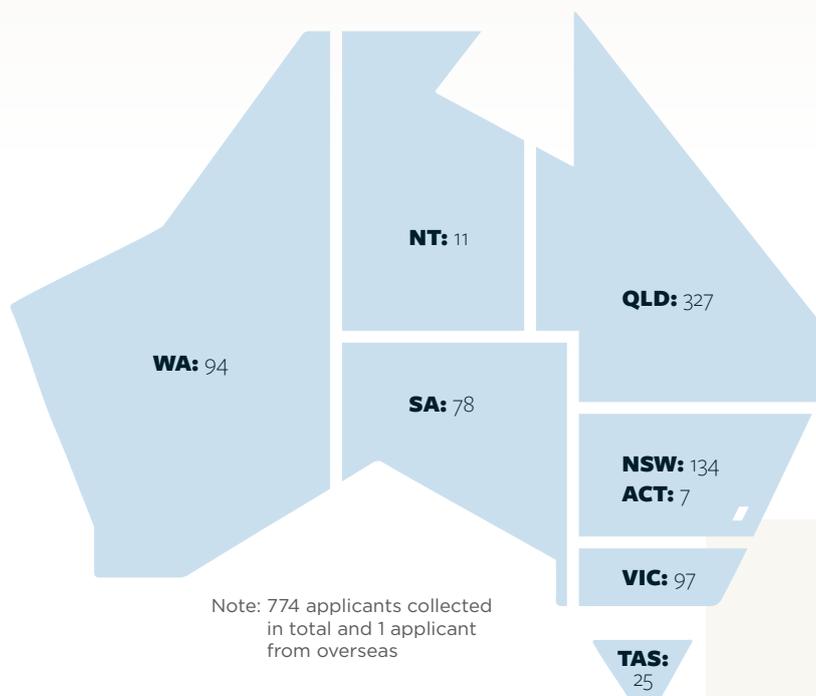
Our Applications Team sees a direct link between a physical injury and mental health. Often a beneficiary may initially present with a physical injury, but due to various factors, such as financial stress, loss of a sense of purpose, inability to work or family pressures, a mental health condition will develop. Also, an underlying mental health issue, such as PTSD, may be diagnosed as a result of the beneficiary seeking medical help for a physical injury.

Bravery Trust aims to provide a holistic service through developing close working relationships with other service providers that can help our beneficiaries beyond urgent financial support. One of those critical services is Open Arms, which Bravery Trust both refers families to, and receives direct referrals from.

“Again I wish to express my gratitude to The Bravery Trust for your support and being there for me, please understand how much you have enabled my life to change. As I now am optimistic about tomorrow and where my life is leading.”

— Bravery Trust Beneficiary

Map of Beneficiaries



Notes

Bravery Trust has offices in Melbourne and Sydney; all work with beneficiaries, is conducted by telephone and electronic means.

In FY19 Bravery Trust assisted **798 beneficiaries**. A breakdown of the geographic locations is displayed above, with 24 beneficiaries not disclosing their State. In addition to assisting 798 beneficiaries with direct urgent financial support, we assisted an estimated further 400 people by connecting them with other services in the veteran community. These are people who may not have met the criteria of our trust deed, or were requiring assistance beyond our scope.

41% of beneficiaries were based in Queensland, with 73% of beneficiaries being located on the eastern seaboard.

The majority of beneficiaries require assistance from Bravery Trust during the 5- to 12-year period post transition from the ADF. We will look to collect data on this so that further reporting can be provided in the future.

“I’ve just spoken to the Bravery Trust and once again they will assist for early intervention to get them through short periods of financial stress.

I take my hat off to the Bravery Trust.

I have referred 3 individuals that were ready to take their lives and due to the Bravery Trust they got through that period in their life.”

— Advocate

Stories

Supporting Jim's Family

'Trace, my family wouldn't have managed without the Bravery Trust. You saved my family's life.'

James Douglas – or Jim, as he prefers to be called – is an ex-serving Private who significantly injured his back during a training exercise. Medically discharged after having undergone spinal fusion, Jim unfortunately went on to hurt himself physically a second time and has not worked for many years.

Beneficiary Services Officer Tracy Attewell supports veterans like Jim every day, listening to their stories and working to create solutions that improve lives one supermarket voucher, electricity bill or rental payment at a time. *'The physical injury is one thing,'* says Tracy who, along with her Bravery Trust team, may talk to over 90 potential beneficiaries every day. *'It's the decline in mental health and the dive into suicidality that is most impactful, making it hard to find or keep employment and to provide sufficiently for their loved ones.'*

Jim's wife Cassandra has since become his full-time carer, putting additional financial pressure on the couple, who are raising three energetic children.

With no true income, Jim contacted the Bravery Trust when his family were in the process of being evicted from their home. The Bravery Trust stepped in and offered relief by paying their rental arrears and rent two weeks' in advance, giving Jim and his family the stability they sorely needed. Food vouchers were also sent to the family, as Jim identified he was unable to provide appropriate food for his kids. Jim says; *'Thank you for the vouchers. My children are cooking dinner on different nights of the week, my 11-year-old made nachos, and my 9-year-old cooked home-made pizzas. It was like Christmas! The kids loved going to the supermarket to buy the ingredients, before cooking together. We can't thank the Bravery Trust enough for their assistance.'*

The Bravery Trust have gone on to support Jim's family to pay for essential services such as electricity, water and gas – our total contribution being over \$6,000 in support.

'We paid the rental invoice pretty swiftly,' notes Tracy, *'within a week. We also put Jim's family in touch with financial counsellors and community services to help Cassandra re-enter the workforce. Helping veterans like Jim is an honour, as it takes great courage for beneficiaries to ask for help when they're in a desperate position financially. He was surprised by how caring and helpful the Bravery Trust were, and overwhelmed by the fact that we could actually help him – and fast.'*

“Thank you so much for all your help. You've helped to keep me off the streets. I have a house for my children because of the Bravery Trust”

— Travis

Bravery Trust Beneficiary

Stories

Educating David & Leilani's Boys

David Howells is a Vietnam veteran who had a massive stroke in 2011. Sadly, David is now incapacitated and living in a nursing home while his wife Leilani spends her days raising their three sons and visiting him. *'It's not unusual for spouses to approach the Bravery Trust for support,'* says Tracy Attewell, Beneficiary Services Officer. *'This might be because their partner is reluctant to ask for help, or because they are profoundly incapacitated.'* Leilani approached the Bravery Trust seeking assistance for her sons' school fees; Joey is at university, Jamie is a talented musician in Year 10 and Jordan is a budding basketballer in Year 8. In the past year, the Bravery Trust has provided \$107,239 of assistance for the education expenses of serving members of the Australian Defence Force, veterans, spouses and children under the age of 25. In David and Leilani's case, the Bravery Trust paid for a term of school fees, with the family successfully managing the rest of the costs themselves.

Removing barriers to education means breaking cycles of debt and intergenerational disadvantage, which is why the Bravery Trust assists with the schooling fees of Australian Defence Force members and veterans, and those of their spouses and children. This includes support for extra-curricular activities and school camps, providing opportunities for children of Defence families to fully participate in their communities and develop strong social networks. With our holistic approach to providing support for education – and the tools required for education such as technology, textbooks and uniforms – the Bravery Trust is helping to create the next generation of leaders in the arts, sciences and sports. The Bravery Trust is also proud to support Australian Defence Force members and veterans with costs associated with employment, such as licence fees, professional memberships and employment registration fees. In this way, we help transitioning members and veterans re-enter the workforce. As one of our recent beneficiaries remarked, *'I wish to express my gratitude to the Bravery Trust for your support and being there for me. Please understand how much you have enabled my life to change. I am now optimistic about tomorrow and where my life is heading.'*

“You really helped me pull through financially and emotionally. I felt someone had my back.”

— Olivia
Bravery Trust Beneficiary



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