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# Foreword: His Excellency General, the Hon David Hurley AC DSC (Retd), Governor-General of the Commonwealth of Australia

The Bravery Trust is one of the great Australian charitable organisations.

For 10 years the Trust has been supporting modern veterans, and their families, who have sustained illness or injury while serving. In its first decade of operation the Trust has provided more than 6,000 contemporary veterans and their families with emergency financial relief.

‘Celebrating 10 years’ is both a snapshot of the Bravery Trust’s many significant achievements and an example of what can be achieved by people with big hearts. From the caring and reassuring voice on the end of the phone to the support and advice provided by the Trust’s many public and private supporters, including Ex-Service organisations, Bravery Trust continues to change lives for the better. The Trust is known for its collaboration and strong relationships with others in the sector.

We know that many veterans carry physical and mental scars into their civilian life and that the ripple effects can be widespread. That is why the work of the Bravery Trust is so important. Australia owes a great debt to all who have served our country and it is critical that they continue to receive the support they need.

I commend all involved in the Bravery Trust for the work that you do in supporting veterans and their families and congratulate you on an outstanding first 10 years. I look forward to what the Trust will achieve in decades to come.

**His Excellency General,  
the Hon David Hurley AC DSC (Retd)**  
Governor-General of the  
Commonwealth of Australia



# Introduction: Minister for Veterans' Affairs and Defence Personnel

The Bravery Trust is an organisation by veterans and their families, for veterans and their families.

When we think about our modern soldier, sailor or aviator, many of them have come straight out of school into service, but many have not had the opportunity to build personal financial management skills needed in civilian life.

That's where the Bravery Trust comes in, they build on the services available to support the wellbeing and resilience of veterans and their families through their financial counselling and financial literacy services.

Over the past 10 years, the Bravery Trust has changed thousands of lives for the better.

The Albanese Government is committed to delivering on practical support measures for defence personnel, veterans and families.

Our commitment to supporting Bravery Trust is part of that.

I'm proud that our Government has committed \$2.1 million to continue the telephone financial counselling service pilot that's seeing some excellent results for veterans' and families'.

We continue to invest in the services and supports our broad veteran community not only needs, but frankly, that they deserve.

We can never repay the debt we owe our service personnel past and present, but we have a solemn obligation to not only look after, but empower, our defence personnel, veterans and families.

I thank the Bravery Trust for your tireless commitment to this over the decade.

**Hon Matt Keogh MP**

Minister for Veterans' Affairs  
and Defence Personnel

Photo courtesy of Australian Defence Force





# Our Beginnings

From 2003 to 2012, more than 60,000 Australian Defence Force personnel were deployed across the Middle East, fighting for Australia's freedom. In those recent conflicts, Australian troops were being exposed to violence from modern weapons and remote-controlled explosive devices. 40 Australians were killed prior to 2012 whilst on deployment in Afghanistan and a further 250 seriously injured. Many more returned with lifelong mental scars, the wider impact of which was being felt by veterans' family members.

A group of visionary leaders saw an urgent need to support contemporary veterans. There was a gap in the provision of specialised assistance, tailored care and support.

It was in 2012 that the Hon Graham Edwards AM, a veteran of the Vietnam War, founded Bravery Trust. The Trust was officially launched by the former Minister for Defence the Hon Stephen Smith on April 23, 2012.

Bravery Trust was established with one objective: ensuring that no one suffers financially as a result of their service. Funding was provided by the Australian Defence Force (ADF) so that serving, ex-serving and family members of those injured, could access urgent financial support – making sure no one would fall through the cracks.



# Our Objectives

## Financial Welfare

To provide an immediate safety net for those in hardship and connect beneficiaries with support services

## Financial Empowerment

To empower veterans and their families through providing veteran specific financial counselling

## Financial Literacy

To foster financial learning and knowledge, enabling veterans to build a financially sustainable future

“Understanding that without solving the financial challenges for a veteran, there is no way for them to think about anything else.”

**Ken Michael AC**  
Inaugural Chair of Bravery Trust







# Decade of Chairmanship



## Ken Michael

AC

CHAIR 2012-2016

Ken Michael was Governor of Western Australia from 2006 to 2011 and became the inaugural Chair of Bravery Trust in 2012. He is Member of the Order of Australia and Companion of the Order of Australia.

“ There was initially significant work to do in creating the governance framework for Bravery Trust, to ensure the funds reached the right people. But with this in place we embarked on our journey of growth to support as many veterans as we could. Understanding that without solving the financial challenges for a veteran, there is no way for them to think about anything else.



## Peter Fitzpatrick

AO, AM (Mil), JP

CHAIR 2016-2020

Peter Fitzpatrick was an inaugural board member from 2012 following a distinguished 20 year military career, retiring with the rank of Lieutenant Colonel. He is past Chair of the National SAS Association and the Ministerial Council for Suicide Prevention. He is a Member of the Order of Australia and Officer of the Order of Australia.

“ I can clearly recall the first Board meeting and the sense around the table of the immensity of the task in front of us. We set about establishing a credible national organisation to offer immediate financial support to vulnerable veterans and families.



## Garth Callender

MBA GAICD

CHAIR 2020-Current

Lieutenant Colonel Garth Callender served with distinction over 25 years in combat, intelligence, training and strategic roles. He was one of the first casualties medically evacuated out of Iraq when hit by a roadside bomb in 2004. Garth returned to Iraq in 2006 as second-in-command of the Australian Army’s detachment in Baghdad. Determined to prevent the kind of bomb attacks that left him scarred, he volunteered again in 2009 to lead a weapons intelligence team in Afghanistan. Garth chronicled his military deployments and recovery from the attack in Baghdad in his book *After The Blast*.

“ Our vision for the next 10 years is to continue to offer a tailored experience to more veterans regardless of their circumstances, taking a holistic view regarding partnerships, and working to get the best outcomes for each individual.





# Evolution

## Mission Focus

The evolution of our services is guided by an imperative to maintain our founding mission and mandate, and a passion to support those who serve.

## Considered Strategic Growth

Our focus is on robust governance, transparent reporting and being data informed to ensure strategic decision-making, particularly with regard to the growth of services and maximising social impact.

## Collaboration

We consider Bravery Trust as one component of the veteran support eco-system and actively seek to collaborate and partner with the private sector and other Ex Service Organisations to avoid duplication of services.

## Innovation

We seek to innovate and evolve our service delivery to create greater efficiency and impact. We enable innovation by sharing expertise, collaborating with our partners and other ESOs and being data informed.

## Responsiveness

We understand the urgency to provide the right support at the time it is needed and we are structured to be able to respond quickly and effectively.

## Compassion & Respect

We understand the context of the modern military veteran and the often unplanned and sudden nature of transition from service. This understanding informs all aspects of our service delivery.



Belinda Wilson and Garth Callender, Bravery Trust's CEO and Chairman, laying a commemorative wreath at the Australian War Memorial.



# Pete's Story

"I served 8 years in the Australian Army before being medically discharged in 1997 following a motorcycle accident.

"I wish there was something like Bravery Trust around at the time, but there was nothing and it was tough, there was no one to help.

"Fast forward to 2015, when I required a lower leg amputation. It was at that point that I was fortunate to be able to obtain vital assistance from Bravery Trust.

"There's so much to deal with during recovery, it's a tough journey... on top of rehabilitation and medical appointments, there's internal struggles, a search for purpose, what job will I get?

"Having Bravery Trust there to help out when things got too much – it was a life changer. They helped out with some urgent expenses so that I could focus on my recovery.

"Bravery Trust really does change lives and I highly recommend anyone who's facing hardship to reach out – things might be tough right now, but you will find a way out, don't be afraid to reach out and seek help."

“

It was sudden and unexpected. It was a tough time. My partner was pregnant and she had to give up her job. I couldn't work. It was an incredibly stressful time and we had to move in with family as we had no income until things were sorted.

**Pete Arbuckle, Queensland**

>>>

During recovery, Pete found wheelchair basketball, and then wheelchair rugby league. He has represented Australia at two Invictus Games, winning gold in Sydney, and vice captaining the wheelaroos to the semi finals at the 2022 Rugby League World Cup in England.





# Australian Defence Force

Financial circumstances can be complex, especially for those who have limited earning capacity due to illness or injury. Additionally, it can be difficult to be financially sustainable on a limited income, such as a pension, especially when life presents surprises, such as illness, a car breaking down, a large unexpected bill or sick children. In addition to their financial challenges, 85% of those who reach out to Bravery Trust are experiencing mental health challenges. Nearly 70% of those reaching out to Bravery Trust for assistance are aged 50 years old or younger

**60K** 

Approximately 60,000 members serving in the Australian Defence Force at any one time

**1/20** 

1 in 20 Australian households has at least one person who has served in the Australian Defence Force

**8,000**

8,000 new recruits commence service each year

**34** 

The average age at transition is 34 years

**6K** 

6,000 members transition out of the Australian Defence Force each year

**27%**

Of those who transition out of ADF, 27% are sudden and unplanned as a result of a physical or mental injury or illness

## Our Bravery Trust Beneficiaries

**70%**

have transitioned as a result of a physical or mental injury or illness

**67%**

report both a physical and mental injury

**82%**

are male

**70%**

are aged 50 years or younger

**74%**

have children to support

Statistics sourced from abs.gov.au and transparency.gov.au



“When we think about our modern soldier, sailor, or aviator who may have come straight out of school into service ... Some of them end up leaving after only a few years. It’s important that if they do find themselves in a time of crisis ... that they are able to get that financial counselling and improve their financial literacy, helping them if they do find themselves in a hole. It’s great to see the work that Bravery Trust do in helping our serving personnel, veterans and families in this space.”

**The Hon Matt Keogh**  
Minister for Veterans’ Affairs and Defence Personnel

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 [Click here for the Minister’s full podcast](#)

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# Financial Welfare

When veterans and their family members reach out to Bravery Trust, we look at their immediate financial needs and work to resolve the crisis. We then work longer term to grow their skills and confidence.

## Top requests for help:



45% are provided with funding for housing



22% for household appliances and furniture



18% for transportation expenses



7% education-related expenses



8% for medical and health-related bills

# \$7m

Provided over \$7 million in financial assistance payments



# 6K

Supported over 6,000 families in financial distress



# “

Every veteran's story is unique, but all are people who have selflessly served our nation - I consider it a privilege to work with our veterans to help them get back on their feet. It's a way of showing respect and giving back for the sacrifices they have made.

**Grant Hunter**  
Bravery Trust Head of Operations





# Financial Empowerment

Our data informed approach identified a high number of veterans returned annually for further support, which highlighted a need to look for solutions beyond welfare. In February 2020, with support from the Australian Defence Force (ADF) and in partnership with the ADF Financial Services Consumer Centre, we commenced a Financial counselling Service, to work alongside crisis welfare with a long-term focus on empowering choice and capability. We provide free, independent financial counselling for veterans and their families and can advocate on behalf of veterans with creditors including banks and landlords. We are the only veteran-specific organisation which holistically integrates financial welfare with financial literacy and financial counselling.

## Education Support Snapshot

Through our ANZAC Centenary Fund, we fund education opportunities including career development for former serving members and their spouses; and schooling costs for dependent children under 25 years old.

This support typically falls into three categories being:

- Higher education or vocational training
- Employment preparation
- Schooling costs

## Emerging results of financial counselling in the first 2 years of the service



**\$1.1m** saved for veterans through waived and reduced bills



This means **\$1.1 million** can be redirected to support more families



**Saved 6 veterans** from bankruptcy



97% of veterans **achieved financial independence** and did not return for further welfare



**69% of veterans** assessed their stress level at the highest possible level prior to accessing the counselling service



94% of veterans reported a **decrease in stress** after seeing a financial counsellor



**Welfare reliance reduced** by 4.5 times





# Financial Literacy

Growing financial literacy is a long-term, holistic approach to help veterans to be financially independent and secure.

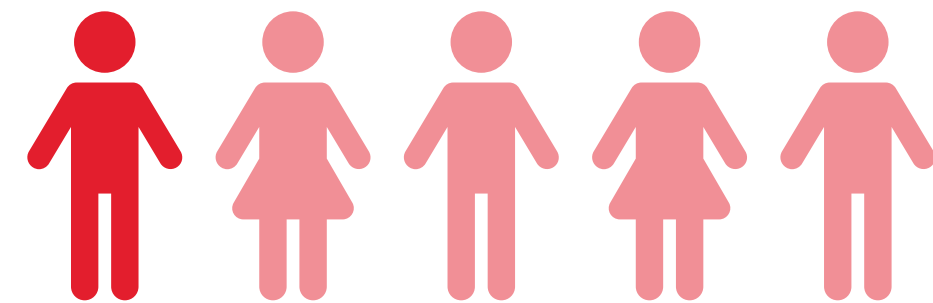
Our staff work with veterans to understand all aspects of their finances, helping veterans regain financial control and independence. We specifically focus on mentoring and education, which helps help veterans, understand ways to get the most from their income.

A pledge by long term Corporate Partner Omni will facilitate the employment of a 'Financial Fitness Coach' to provide early financial education in the same way military personnel can access medical services and physical fitness.

## Low financial literacy & confidence especially in younger Australians\*



Almost **3 in 5 young Australians** did not feel confident learning how to manage their money.



Almost **1 in 5 Australians** are not confident about their ability to hit a financial goal. This is even higher in younger age groups and females.

\*National Financial Capability Strategy 2022



Belinda and Garth pictured with Omni CEO Jon Hawkins at the announcement of our new Financial Fitness program



“Friends of ours have died by suicide with just dollars in their bank account ... Having the financial burden of not being able to understand how to budget properly, to ensure you have the financial security to be able to live your life, puts a great burden on you and your family ... What Bravery Trust does is ... amazing. What they do saves lives.”

Phillip Thompson OAM MP  
Bravery Trust Ambassador



# Tara's Story

"I was flat broke. Didn't have so much as a coin in my wallet.

"My partner and I had just bought a house, so our savings accounts were dead empty when, just days before our first mortgage payment was due, I suddenly found my income reduced by \$500 per fortnight.

"That \$500 we'd factored into the budget was money to put food on the table and keep the lights on. In an instant, it was gone, as was any chance of pulling together enough cash to pay my car rego and some other household bills.

"Someone suggested I call Bravery Trust, so despite feeling overwhelmingly ashamed to do so, I picked up the phone. On the other end of the line was a group of people so kind, caring and supportive who just wanted to help... and help they did. The support from Bravery Trust got us through a tough time so we were able to rebuild our financial security, despite the loss of income.

"The day I received help from Bravery Trust, I told myself I would pay it back tenfold. Well, I haven't quite reached tenfold yet, but it is in the works. In the meantime, I've made a commitment to do all I can for this incredible organisation, so I can pay it forward to other Veterans who also need the help I received.

"On 29 October 2022, I participated in the amazing fundraising challenge called Bravery Trek. I took on the challenge of cycling 57km from Maitland to Dungog. The former is my current home, while the latter is where I grew up, and most importantly, where I was living when I enlisted in the Army.

"In a way, it feels like a homecoming for me, so what better way than to share it with Bravery Trust, who got me through a tough time in the past."

“

In 2019, we had a choice of walking across the Bravery Trust bridge or falling off the edge of the cliff. We will be forever grateful for the lifeline which Bravery Trust gave us.

**Tara Fitness, New South Wales**







# Current Board of Directors & CEO

The past 10 years has been exemplified by strong and compassionate leadership by highly experienced and committed directors.



## Garth Callender

MBA, GAICD

From his highly successful 25 year military career Lieutenant Colonel Garth Callender has gone on to

excel in both public and private sectors roles. He is a sought-after management consultant, non-executive director and an award-winning author.



## Cheryl Cartwright

BA, GAICD

Cheryl is a non-executive director and a political and communications analyst, providing strategic advice on political and bureaucratic processes, communications and social licence.



## Commodore Brett Dowsing

JP, MScTec, GradDipStratStudies, RAN (ret'd)

Brett has been a Naval Officer for over 50 years and has recently retired. His

career has centered around operations as a seaman and helicopter pilot and with sea, air and shore-based commands at all rank levels.



## Vicky Carlson

CA, RCA, BCom

Vicky is a Partner at KPMG with over 22 years experience providing assurance and advisory services to listed and private companies. She leads the external audit practice for KPMG Melbourne.



## Steve Patrick

JD; M Intl Law; MA (Intl Rel); GDLP

Steven is the Head of Strategic Projects and General Counsel of DMTC Ltd. He is a graduate of the

Royal Military College – Duntroon, serving for 10 years in the Australian Army before resigning his Commission as a Captain and moving into law and public policy.



## Simon Matthews

B.A.Sc (Biotechnology), RMIT; Grad Dip Education (Melbourne University)

Simon is Chief Marketing Officer of the Richmond Football Club where he has

worked for the past 10 years. Simon established the Richmond v Melbourne AFL match played on Anzac Eve to commemorate the service on contemporary veterans – those who are currently serving and have recently served.



## Jason Nicholas

MBA, B.Ec, GAICD

Jason Nicholas is the Managing Director of Tempur Australia and New Zealand and part of the International Leadership Team. Jason has over 25 years of wholesale and retail experience.



## Belinda Wilson

CEO – LLB, GAICD, PSC(R)

Belinda is the CEO of Bravery Trust and is the first civilian graduate of the Australian Command and Staff Course (Reserve) at the Australian War College. She is a lawyer and company director, having served as the President of the Law Institute of Victoria and a Director of Seafood Industry Australia.





## Ambassadors

We thank our current and former Patron-in-Chief and dedicated ambassadors who volunteer their time to help reach out to more veterans in need. They provide great support for our Directors and staff and assist greatly with brand awareness to make sure veterans know what help exists when it's needed.

## Sub-Committees

Having exceptional governance is core to the work we do. Various committees and working groups have been established to assist us in the work of the board. We thank all our voluntary committee members over the past 10 years for their invaluable contribution.

## Our Staff

People are the heart of everything we do. One of the particular strengths of our staff is their varied life and professional experience. We have a highly skilled and compassionate team who understand the veteran landscape and nuances of sometimes complex financial problems. Every veteran is different and we tailor support to meet each individual's best needs.



Patron-in-Chief, His Excellency General, the Hon David Hurley AC DSC (Retd), Governor-General of the Commonwealth of Australia, pictured with Bravery Trust Director Cheryl Cartwright and Mrs Linda Hurley.



**Service Patron**  
Air Chief Marshal  
Mark Binskin  
AC (Retd)



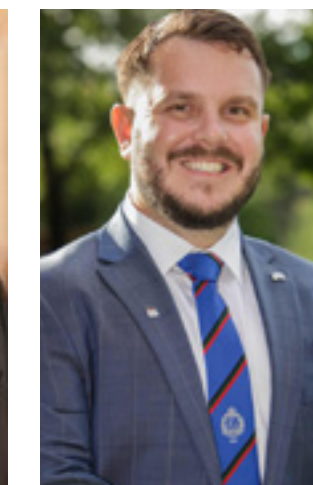
**Service Patron**  
Air Chief Marshal  
Sir Angus Houston  
AK AFC (Retd)



**Service Patron**  
Admiral  
Chris Barrie AC,  
FAICD, FAIM,  
FARPI, RAN (Retd)



**Ambassador**  
Sir Peter Cosgrove  
AK MC (Retd)



**Ambassador**  
Phillip Thompson  
OAM MP



**Ambassador**  
Dr Paul Alexander  
AO



**Ambassador**  
Kevin Sheedy  
AM



**Ambassador**  
Justin Langer  
AM





Bravery Trust has some of Australia’s most respected and prominent private sector organisations supporting us in the work we do with veterans and their families. Our corporate and community partners and sponsors help us to fund vital services and recognise the extreme sacrifice of veterans injured during service. With their support we can reach out to more veterans and families to make sure they know support is available.



Coles has supported Bravery Trust since 2014 but Coles’ connection to the Australian Defence Force (ADF) goes back to the First World War when Coles’ founder GJ Coles enlisted in the Australian Imperial Force at the age of 32 to serve on the Western Front in Europe. He was shot in the knee and sadly two of his brothers were killed during the war.

To honour all those who serve, Coles has collaborated with Bravery Trust since 2014 to deliver an annual fundraising and awareness campaign in the lead-up to Anzac Day.

The campaign extends across 800 Coles supermarkets around Australia and sees 50 cents from the sale of specially marked bakery items donated to Bravery Trust. The partnership has generated \$5.9m to support veterans injured during service - and has become a campaign that Coles and its customers embrace every year.

“

Shoppers can feel proud knowing their donations will help to provide immediate financial relief to cover costs for day-to-day expenses for our service people and their families doing it tough.

**Sally Fielke**  
Coles Group General Manager Corporate and Indigenous Affairs



>>>  
Bravery Trust Ambassador Kevin Sheedy pictured with Rory McDonald, Head of Coles Local who is also an Army Reservist





Led by several veterans within the Leadership Team, and with a high number of veteran employees, Leidos is dedicated to giving back to the veteran community.

Leidos has been a Corporate Partner of Bravery Trust since 2017. The collaboration showcases the power of Corporate Social Responsibility (CSR) to engage staff in a greater cause and make a genuine impact on the lives of others.

Leidos was part of the original design and implementation of our Bravery Trek – a virtual trek held during Veterans' Health Week to raise funds and awareness for the challenges faced by veterans injured during service and leaving the ADF.

To launch Bravery Trek this year, Leidos staff joined serving ADF members, politicians and key supporters in running 57km in one day. The team ran from North Head to South Head, around Sydney Harbour, visiting several navy bases along the way to build awareness of the services provided by Bravery Trust amongst current ADF members and help us reach more veterans.

We sincerely thank the hundreds of Leidos staff and their families who have participated, fundraised and spread the word through Bravery Trek each year.

 **Hear from Leidos staff about the benefits of CSR**





## PARTNERSHIPS

# BRAVERY TREK

SUPPORTING VETERANS

Bravery Trek is a major engagement and fundraising event held annually in October to coincide with Veterans' Health Week.

It is a virtual challenge, meaning anyone can participate, from any location. The challenge has honoured each of the services in its first three years – Army in 2020, Air Force in 2021 and Navy in 2022, with a new distance and theme set each year. The distance of roughly 2km per day means Bravery Trek is accessible by all – including people with limited mobility.

Bravery Trek raises vital funds to help veterans out of financial hardship.

Importantly, the Trek also initiates many conversations about the challenges faced by contemporary veterans, and what it means to serve.

It is everyone's obligation to support our veterans for what they have given during service - and what they were prepared to give.



### 2020 Army

96km Kokoda Trail virtual trek



### 2021 Air Force

100km for 100 years of Air Force



### 2022 Royal Australian Navy

57km Head to Head, Sydney Harbour



Total Raised **\$313,000**



Total Participants **1,100**



Total Distance Trekked **99,100km**

# H M A S W A T E R H E N





# Anzac Day Eve Charity Partner

Richmond Football Club joined with Melbourne FC to establish an Anzac Day Eve AFL match in 2016, to create an occasion that focused on contemporary veterans and encouraged the crowd to reflect on those who have recently served or are currently serving. The game is played at the Melbourne Cricket Ground and has grown significantly, attracting crowds around 80,000 and a TV audience of 1 million.

In 2022, Bravery Trust was represented by Paralympic champion Curtis McGrath and fellow soldier Ryan Werts, who is credited with saving Curtis' life after an explosion in Afghanistan cost Curtis both his legs. As part of the pre-match ceremony, Curtis and Ryan carried a torch, lit from the Eternal Flame at the Shrine of Remembrance, around a packed MCG. They also shared their extraordinary story with the Richmond players and the President's Function, where they spoke about the vital work of Bravery Trust.







# Engagement & Collaboration



>>> In 2022 Bravery Trust entered a new partnership with the Queensland Wheelchair Rugby League to promote the success of veterans injured during service. The first ever Bravery Trust State of Origin was a huge success, held in Townsville. Our CEO Belinda Wilson is pictured with the Championships Queensland team.



>>> Announcing greater collaboration with RSL Queensland – Deputy CEO Troy Watson and Bravery Trust Chair Garth Callender.



>>> Working together we achieve so much more Bravery Trust CEO Belinda Wilson and the Hon Matt Keogh, Minister for Veterans' Affairs and Defence Personnel; with Prudence Slaughter, Soldier On CEO; Sue Cattermole, RSL Victoria CEO; and Joanne Moloney, Melbourne Legacy CEO.



>>> Australian War Memorial Council Chair Kim Beazley with Bravery Trust Chair Garth Callender.



>>> Strong leaders, passionate about opportunities for future generations. Rear Admiral Wendy Anne Malcolm, Royal Australian Navy - Hall of Fame; with Air Vice-Marshal Cath Roberts, inaugural Defence Space Commander; and Meg Tapia.



>>> Collaborating with Victorian Deputy Commissioner Michael Harper and DVA Repatriation Commissioner Don Spinks.



>>> Thank you to the Royal Australian Air Force for supporting Bravery Trust as a charity partner at the Australian Defence Force Aussie Rules (ADFAR) National Carnival.





# Our Commitment

As we prepare to move into our second decade of supporting those who serve, we pause for a brief moment to reflect on our achievements and how a simple, holistic model of intervention can make a long-lasting positive difference in the health, social and economic areas of veterans and their families lives and their futures.

This reflection is by necessity brief and leads us to recommit to our mission. This mission, to empower people and improve lives, remains steadfast, and we retain our vision “that any serving and ex-serving member of the Australian Defence Force who is injured during service will not be financially disadvantaged because of their injury.



Underpinning our ongoing work are our closely held values of respect, compassion, collaboration and innovation which combine to guide decision making and our organisational ethos.

Our evolution of services continues to ensure maximum impact with the resources we have. As our service offering expands, we have even greater clarity in terms of strategic objectives and priorities and are confident in our future and our ability to serve those who serve.

We look forward to expanding our positive impact over the next 10 years with the support of our existing and new partners, our wonderful community of fundraisers and donors, and the broader Defence and veteran community.



>>> Collaboration is one of our core values. We will continue to work closely with organisations like Defence Families of Australia (DFA) to have maximum impact for our veteran community.





# Royal Commission into Defence & Veteran Suicide

The Interim Report of the Royal Commission into Defence and Veteran Suicide was tabled in Parliament on 11 August, 2022. The inquiry is focused on the identification of systemic problems and solutions to suicide and suicidality among serving and ex-serving ADF members.

## The Interim Report provides the following preliminary observations:

Given that financial wellness is a key factor in veteran wellbeing, and noting the preliminary observations above, Bravery Trust can be part of the solution. Specifically, we seek to further expand our veteran specific Financial Counselling service and financial literacy program.



Population subgroups that are at higher risk of suicide included ex-serving males who separated for medical or other involuntary reasons

# 27%

Just over a quarter of all transitioning veterans are medically discharged – increased from under 10% in 2007 to 27.2% in 2020-21

## AIHW Research Findings

Analysis undertaken for the recent Royal Commission by the Australian Institute of Health and Welfare, found the risk of suicide among ex-serving males was:

# x4

More than four times as high for those aged 17-24 years as those aged 45-80 years

# x7

About seven times as high for those earning \$200-\$599 per week relative to those earning \$1500 or more

# x3

Higher suicide rate involuntary vs voluntary discharge among ex-serving men



# Kristine's Story

“My husband Darrell is a former Navy officer with 13 years' service. In 2018 he was diagnosed with high grade aggressive cancer, and we were told he needed radical, urgent surgery in Sydney.

“At that point, we were small business owners and we had to shut our business down.

“We'd never anticipated that something like that would have forced us to shut down our business overnight. At no time did we expect we'd find ourselves in a position where we couldn't pay our mortgage, our bills or worry about how we would feed ourselves or pay car registration. Also being based in Adelaide and Darrell needing to be in Sydney, meant additional expenses. So, it was a shock in every way. I guess it speaks to how quickly life can change when you're building something up.

“So that's when a social worker put us in touch with Bravery Trust, and that allowed us to be able to survive, basically.

“Darrell is now doing okay. He's had surgery and radiation and while we keep discovering more things that need attention, we're very vigilant and we have a whole team of medical people who are looking after him.

“With a few years passing I wanted to formally find a way to give back and help people who would have been through and felt how I felt, so I'm now studying a degree in social work.”

“

It just meant I knew I had a roof, and I could keep the lights on and keep the heat on and put my dog in a kennel and she would be safe. And so, with that taken care of, I could make sure that I was present for my husband, which I needed to be.

**Kristine & Darrell Colliver,  
South Australia**







# Conclusion: Belinda Wilson CEO

## Celebrating 10 Years

Over our 10 years we have supported 6,000 veterans and their families and provided \$7 million in financial assistance payments.

As we have grown as an organisation, so too has our understanding of the needs of veterans and their families, and how to provide complementary services that can lead to a financially sustainable future for those we assist.

We have learnt that we can have a greater impact when we accompany crisis support with a longterm focus on empowering choice and capability, which led to our focus on education and financial counselling.

The challenges that our founding leaders described 10 years ago have not disappeared. There is an intensified focus on how we can all contribute to assisting those who have sacrificed so much for our nation, such as sharing our knowledge and experience through the Royal Commission into Defence and Veteran Suicide.

We will continue to support those who serve and have served.

“ Talking about finances and reaching out for assistance can be the hardest step

**Belinda Wilson**  
CEO  
#BraveToAsk



>>> Our CEO Belinda Wilson with Major General Natasha Fox, Deputy Chief of Army.





*Supporting  
those  
who serve*

[braverytrust.org.au](https://braverytrust.org.au)

**Seek Help:**

1800 BRAVERY (1800 272 837) | [ask@braverytrust.org.au](mailto:ask@braverytrust.org.au)

**Support Us:**

[support@braverytrust.org.au](mailto:support@braverytrust.org.au)



## Corporate Partners



## Corporate Sponsors

