

BRAVERY
TRUST™

Veteran & Family
Financial Support

#BRAVETOASK

Year in Review

2019-20



Who We Are

Bravery Trust is a national military charity that provides financial aid, financial counselling, and education support to injured veterans and their families who are in financial hardship.

Mission

Bravery Trust changes lives by ensuring veterans and their families do not suffer as a consequence of their service and are provided with immediate support and assistance in their time of need.

Values

To offer hope and dignity through professional and empathetic action, to enable beneficiaries to move forward with their everyday lives. To work together and establish collaborative relationships with government, stakeholders, ESOs and the wider community.



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Message from our Chairman



Our Changing World

To say that this has been a difficult year is an understatement – it is one of the most trouble-filled years in living memory.

There have been

bushfires, floods, cyber-attacks, escalating international tensions leading to threats of war and the COVID-19 virus.

Within the veteran community, Bravery Trust has stood firm and has continued to provide timely advice and support to veterans and their families at a time when they face financial difficulties caused by the economic and social realities of our time. Many who were faring well a year ago are now struggling because of changed economic circumstances: business closures, job losses and diminution of savings. Government and other help are available, but sometimes there is a delay, or veterans need a hand to navigate various systems. Bravery Trust is on hand to help with urgent assistance, to meet basic costs for rent, utilities, health expenses and food and fuel vouchers.

Support for Veterans and Families

Since its inception in 2012 the Trust has paid out **\$5.5 million in financial aid to 4,924 beneficiaries**. In the early years, the level of financial support was quite modest, but

as awareness of the Trust's work grew, so did the tempo of the work. The Trust has scaled up its operations accordingly. In this financial year **\$1.1 million in financial aid**, paid **over 1,400 bills** and provided financial relief to **664 veterans and families**.

We received **2,115 calls for assistance** from veterans and families in need in the last quarter, an **increase of 33.4%** over the previous quarter. The most prevalent needs of beneficiaries were for rent, vehicle maintenance and utility costs. The beneficiaries team has in recent times aided veterans whose family members have been severely impacted by COVID19, through loss of employment or hibernation of their businesses. Importantly, **20%** of requests for assistance involved some form of family violence or a pronounced increase in mental health issues.

In recent months Bravery Trust has commenced a financial counselling program to assist veterans and families who are experiencing financial stress. This program has had an immediate impact. We are indebted to Major General Natasha Fox AM, Head People Capability Defence People Group at the Department of Defence and Air Commodore Robert Brown AM, Chair of the ADF Financial Services Consumer Centre, for the faith that they have shown in Bravery Trust to deliver on this important service. As an indication of its importance to our work, an additional financial counsellor is about to be employed and several of the beneficiary services team are being

trained to also provide financial guidance.

The jewel in the crown of Bravery Trust is Tracy, the Manager of the Beneficiary Services Team. By providing urgent assistance with a thoughtful and caring manner, the Beneficiary Services Team help to ease financial pressures that can lead to other trauma such as possible suicide, violence and mental health issues. Their courteous, discreet advice helps families and individuals who are at breaking point because of financial pressures. They put in long days and can turn around most requests for assistance within 24 hours, often less for urgent cases. Their dedication to the veteran community is exceptional and I cannot praise them highly enough for the outstanding results they achieve.

Finance

The Trust is in a very sound financial position, thanks in no small way to excellent oversight by our Finance Committee, capably chaired by Vicky Carlson and her dedicated group of volunteer committee members. The standard of reporting to the Board is very high, backed up by comprehensive monthly dashboard reports lead by Sabrina and Freddie of our Corporate Services Team. In anticipation of a heavy demand on our finances the past financial year, the Trust had budgeted for a deficit of **\$510,000** but finished the year with a modest surplus of **\$79,000**. This was due to an increase in the level of fundraising during the year and keeping expenses **\$200,000** below budget. We are greatly indebted to Coles for their ongoing commitment to Bravery Trust which this year was in a fundraising campaign across all their Australian stores for the sale of Coles Bakery branded cookies or biscuits in the lead up to Anzac Day. A total of **\$232,000** was raised for the Trust; our sincere thanks to all who were involved.

Low interest rates have impacted on the Trust's income from investments. Last year, after careful consideration, the Finance Committee asked the Board to approve the appointment of JB Were to manage part of the Trust's reserve funds with investments that would achieve a higher rate of return than bank interest. While there was a setback with the downturn in economic activity and equity markets in the early days of COVID19, I am pleased that there has been a significant recovery in our investment, which is expected to achieve significantly higher rates of return and growth in the years ahead.

Fundraising Campaign

Despite the challenging times, Bravery Trust is about to launch a major fundraising initiative, which has been months in the planning and carefully monitored by the Board. A detailed feasibility study was completed by the experienced fundraising firm, Dalton Garland Blanchard (DGB), involving interviews with several prominent Australians, including Defence and business leaders. We thank all those involved in our feasibility study for their expert advice.

Our Support Base

I am very thankful for the input we received from our outstanding support base during the year. We welcomed His Excellency General the Honourable David John Hurley AC DSC (Retd), as our new Patron in Chief. His predecessor, General Sir Peter Cosgrove AK, CVO, MC, has agreed to continue to support Bravery Trust as an Ambassador. The Trust has an impressive list of service patrons; all previous Chiefs of Defence support us in this role. Our Ambassadors, Kevin Sheedy, Justin Langer, Phillip Thompson and Dr. Paul Alexander have been willing to lend their support as needed.

I also thank the Minister for Veterans' Affairs and Defence Personnel, the Hon Darren Chester MP, and his staff and MAJGEN Natasha Fox AM CSC, Head of People Capability in Defence, as well as Liz Cosson AM, CSC, Secretary Department of Veterans Affairs, and Don Spinks AM, the Repatriation Commissioner, for their ongoing support. They have all shown a very keen interest in the work of the Trust and for that I am extremely grateful.

Another critical component of our support base are our sponsors, Leidos, Virgin Australia, Coles Group, Wilson Security and Omni Executive, who have been very generous in their support for Bravery Trust over many years. On behalf of the Trust and particularly the beneficiaries who you have assisted in their hour of need, a big thank you for your wonderful generosity.

Our People

The staff of Bravery Trust are extraordinary people who do a remarkable job in their respective roles of caring for beneficiaries and in the administration of the affairs of the Trust. The arrival of Belinda Wilson as CEO was a catalyst for the positive change of energy within the Trust. Her enthusiasm, capacity for hard work, strong leadership and her intuitive sense for bringing out the best in her team have been inspirational. I am deeply indebted to her for her support of me as Chairman and I am sure I speak on behalf of all directors and the staff in acknowledging the amazing transformation that has been achieved at the Trust in her time as CEO. Belinda has been ably supported by Sabrina Gao our highly efficient CFO, our hard-working Fundraising Manager, Gwen O'Hanlon, and Freddie Yang who takes on just about everything else behind the scenes.

In Camden, Tracy Attewell runs a

remarkable team who are the critical first point of contact with beneficiaries. My sincere thanks to Tracy, Sarah, Penny, Kylie, Aida and Jillian for the care and compassion that they bring to their roles in support of veterans and families in crisis.

The Board

The Board has undergone considerable change in the past year following the development of a skills matrix that identified critical skills and the need to achieve a better geographic spread of directors. The mainstays of the board have been Jane McAloon, Vicky Carlson and Bob Cronin AM; Bob retired earlier in the year. I would like to acknowledge their outstanding efforts and their courage, skill and integrity in dealing with some critical issues that the Trust faced in that time. Bob joined the board shortly after its inception and his experience and clarity of thought in difficult times was invaluable. Jane and Vicky have also been remarkable contributors and I am indebted to them for the enormous amount of time that they have contributed to the Trust and for their unwavering support and friendship over the years.

Cheryl Cartwright next joined the Board and brought with her a depth of understanding of the workings of government and impeccable media skills. In more recent times, the Board has been joined by the highly skilled and well-known Garth Callender. And more recently, Brett Dowsing, Simon Matthews and Steve Patrick have brought with them a rich vein of experience and skill that will serve the Trust well into the future. They have demonstrated clarity of thought and a capacity to understand contemporary issues faced by the organisation. Importantly, they are also representative of a generational change within the Trust that is closer to the veterans and families that we support. I congratulate Garth on

his appointment as Chairman and I know that he has the skills and is the right person for the job.

I would like to thank all directors for their wise counsel and trust in me as Chairman and I wish them and the Trust every success in the future.

Some Final Words

It is with some sadness that I have decided to step down from the role of Chairman. It is never easy to say goodbye, particularly to an organisation and to people who have been so much a part of my life in undertaking such important work on behalf of the veteran community. We have been through a lot together and while we have celebrated many achievements, we have also been through some challenging times.

As the last of the inaugural directors, I can clearly recall the first Board meeting of the then Legacy Services Trust in Perth in April 2012 and the sense around the boardroom table of the immensity of the task in front of us. We were a Perth based organisation with seven Perth based directors and we faced the daunting task of establishing a credible national organisation to offer immediate financial support to vulnerable veterans and families.

Thanks to the support of exceptional directors, dedicated staff and

the encouragement of our patrons, ambassadors and sponsors, supported by key government agencies, the Trust has come through some difficult times and has flourished. I know that it will ascend to new heights under the leadership of the incoming Chairman Garth Callender and I wish everyone involved every success for the future. The times ahead are uncertain, but I leave knowing that our veterans and families are in the safe hands of some amazing people who are responsible for the future direction this unique and genuinely caring organisation.

I can proudly say that Bravery Trust is well placed to provide critical support to current and future generations of veterans and families.



Peter Fitzpatrick AO, AM (Mil), JP



Message from the CEO



During this extremely challenging year we have witnessed an increase in veterans' mental health issues, with **85%** of our beneficiaries experiencing

poor mental health, an increase of **10%** from last year. We have seen other factors, such as domestic violence and inadequate financial literacy having also contributed to the overall physical and financial wellbeing of veterans and their families, with **37%** reaching out **within 5** years of transition.

Bravery Trust's team (comprising volunteer directors and committee members, staff and volunteers) has created not only a nurturing, inclusive and inquisitive culture, but one that strives for continuous improvement. I am pleased to share some of those improvements with you:

Reducing barriers for veterans and family members to ask for help through the development of tools to make it simpler to ask for help and to **break down the stigma** that can be attached to asking for assistance. This has included launching:

- an **interactive online application** form, which can also easily be printed and completed by someone on behalf of the veteran;

- a new toll-free number, **1800 BRAVERY**, making it free to ask for financial assistance;
- a **more accessible website**, with all relevant information in one place, along with a quick eligibility check to reduce the "referral merry-go-round" for the veteran; and
- **veteran connections** through social media, including financial tips, how to ask for assistance and articles from Bravery Trust beneficiaries on why it is ok to ask for help – to break the stigma and reach out before crisis hits.

Launching national veteran specific financial counselling in partnership with the ADF Financial Services Consumer Centre.

Having expert advice within our team means that veterans and their families can obtain financial counselling assistance; information; advocacy; assistance with debt reduction such as negotiated debt payments and waivers; budgeting; money plans; and education tools.

It is provided in the one trusted and independent place, without the need for veterans to continually re-explain their circumstances, and we have the shared goal of creating long-term financial security – ensuring that they do not fall back into crisis.

Increased awareness and use of our education fund, which provides financial assistance for education opportunities, with applications being assessed on the following strengths:

- education that provides a pathway to employment;
- opportunities for primary and secondary school children to participate in school activities, purchasing of school uniforms and access to necessary learning tools such as books, technology and stationery, ensuring that they are not left behind their class mates; and
- items that aid veterans to be employment-ready, helping to remove barriers to employment, such as industry or professional licence registration fees, vital equipment (e.g. stethoscope for a nurse) or tools to connect (such as internet access and laptops).

Strong pathway to providing a complementary service with other military and veteran support agencies, including having developed clear referral pathways into Bravery Trust from Defence, rehabilitation consultants, Department of Veterans' Affairs, Open Arms and other Ex-Service Organisations.

Having strong and working relationships makes it easier for support services to reach out on behalf of veterans to ensure that they have access to any financial

assistance they may require. This is the same for referrals from Bravery Trust to other services, working towards providing a more comprehensive support system and case management approach for those that are seeking assistance.

Bravery Trust, thanks for your support and being there for me – please understand how much you have enabled my life to change. I now am optimistic about tomorrow, where my life is leading and I can adequately plan for my financial future

— Jane*

*Name changed to protect identity

Thank you to everyone who supports Bravery Trust: our volunteers; partners; donors; Defence and veteran community; Ex-Service Organisation colleagues; our beneficiaries; and our dedicated staff. No matter what the next 12 months brings, I know that we will work together for our veterans. **#BraveTogether**

Belinda Wilson LLB, GAICD

Our Impact

Bravery Trust helps to change lives by ensuring that veterans and their families do not suffer as a consequence of their service and are provided with immediate financial support and assistance in a time of need.

Since we started in 2012, we have helped:

 **4,924**
veterans
& their families

 **\$5.53**
million
of urgent financial support

A summary of Bravery Trust's impact figures for this year:

 **664**
veterans
& their families

 **\$1.12**
million
of urgent financial support

Financial Assistance



Food vouchers helped feed **270 veteran families**



157 veteran families received rental assistance – keeping a roof over their head



45 veteran families were given a hand with relocation expenses – connecting them with their support networks

Financial Counselling

In 2020, we started a trial and piloted a veteran specific service



Helped **40 veterans** with financial counselling and budgeting



Saved **\$18,000** for veterans in waived and reduced bills

Education



106 children of veterans were assisted with education costs including primary, secondary and tertiary education; camps; and home learning materials during the pandemic



24 veterans received financial assistance for higher education certificates, vocational training, licencing, and resources to prepare for job readiness

Who is a Veteran?

Veterans are ADF members and former members. Essentially a veteran is serving in the Australian Defence Force, one who has served – whether or not they’ve been involved in conflict, and reservists. A veteran might be a work colleague, a friend, a family member.

70% of those we assist are **under the age of 50**.

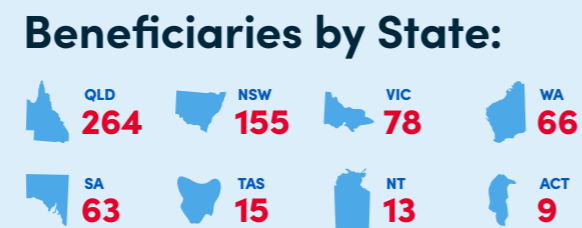
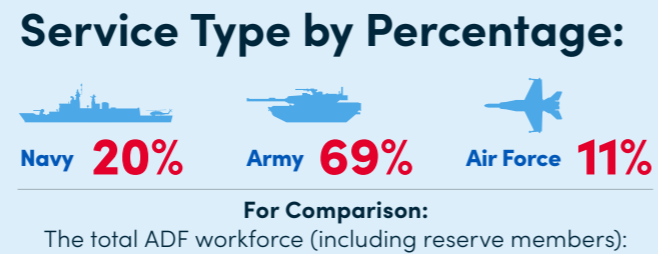
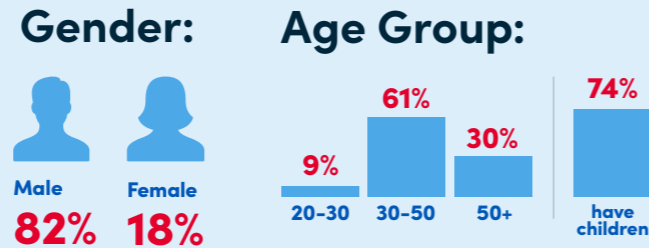
18% are **female**, which is a very similar number to serving women in the Defence Force.

Every year approximately **6,000** members transition out of the Defence Force. Most transition well and have successful and varied post-service careers.

Around **10%** of transitions are due to medical reasons, meaning that the choice to move on from the Defence Force is often sudden and regrettable (for both Defence and the member).

85% of those who reach out to us for support are experiencing mental health concerns, although these are often combined with financial challenges.

This is a **10% increase** from last year.



Bravery Trust assists ADF current and former members, both nationally and internationally. Our largest requests for assistance come from Queensland. This is unsurprising as Queensland is home to the largest veteran population, with Townsville being Australia’s biggest garrison city.

Veterans and their Families in Emergencies & Crises

Our team provides a tailored solution for each family seeking assistance and we provide a range of financial support and assistance.

Financial circumstances can be complex, especially for those who have limited earning capacity due to an illness or injury.

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, an unexpected large heating bill, or ill children.

By providing financial support, it means that the family can focus on their wellness journey, employment and their family, without financial pressures.

Bravery Trust works with the family to ensure that they are receiving appropriate and targeted support from all sources, including government assistance.

66% of veterans who we assisted during the pandemic were also put in contact with available government funding.

Overall, we:

- Assisted **664** veterans and their families
- Provided **\$1.12 million** of urgent financial support, which was 10% lower than the previous year. We believe that federal and state government pandemic support contributed positively towards the financial security of veterans and their families. From April onwards this was evident from the reduced requirement to provide financial assistance, as is shown on the graph on page 14
- Paid **1,500** individual bills



↑ Nev is an Australian veteran and Bravery Trust beneficiary who we helped to reconnect with his children.

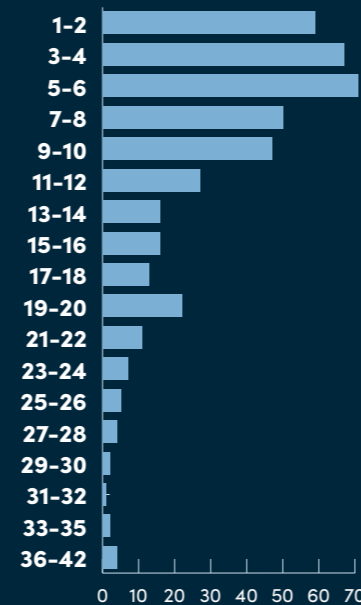
Beneficiary Payments

Payments by Category

FY2019/20

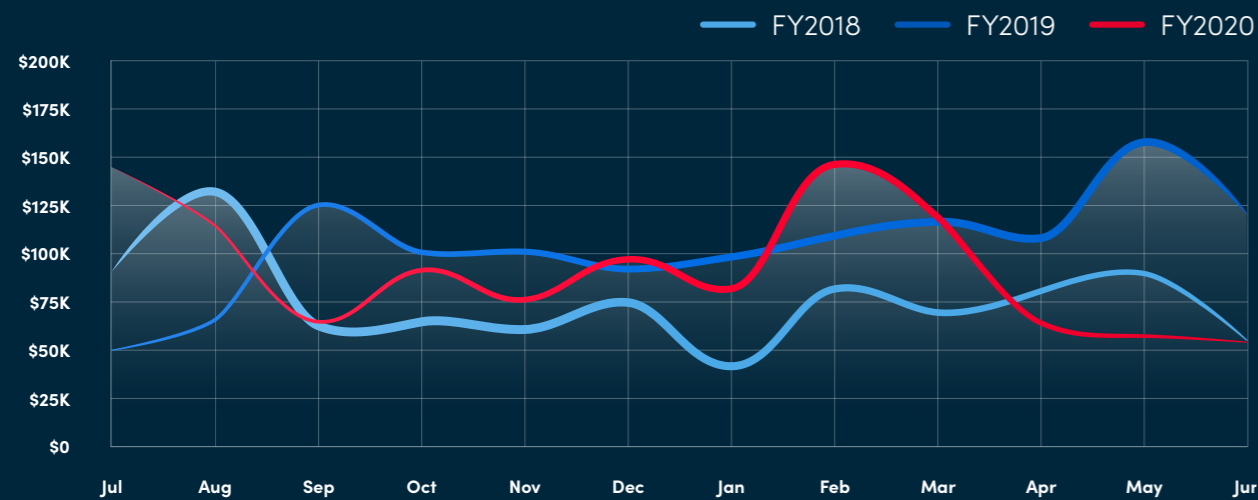
Rent/Bond	24.2%	270,284
Motor Vehicle Expenses	21.2%	237,786
Utility	9.2%	102,530
Education & Programs	7.5%	83,453
Removals	6.7%	75,242
Other	4.4%	48,849
Furniture & Appliances	4.4%	48,731
Phone / Internet Bills	4.2%	47,456
Food Voucher	4.0%	44,657
Household Maintenance	3.4%	38,287
Health	3.3%	36,865
Council Rate	2.9%	32,102
Emergency Accom.	1.8%	19,652
Fuel Voucher	1.2%	13,300
Funeral Expenses	1.0%	10,793
Interest on Mortgage	0.5%	5,262
Travel (Flights, Taxi, etc)	0.3%	3,540

Years of Service



Payments Year-on-Year

FY2018/19/20



Beneficiary payments fluctuate from month to month. This can be due to seasonal changes, such as higher winter bills; specific events, such as post-Christmas bills; or other environmental factors, such as bushfires and floods. Identifying these trends over three years helps us plan for when additional assistance may be required.



Rent & Bond

Rent and bond continues to be our largest area of assistance – helping 157 veterans and their families keep a roof over their head. Some examples of assistance include:

- 12 families required assistance due to sudden loss of employment
- 11 due to family violence
- 8 veterans whilst they were waiting for incapacity payments from Department of Veterans' Affairs (DVA). This is a significant reduction from past years and DVA's introduction of interim payments has improved the financial security of many veterans
- 20 homeless veterans who we were able to assist with safe long-term accommodation
- 23 veterans with cash flow difficulties and mounting debt
- 10 veterans fell in arrears whilst they focussed on their mental health, including being in hospital
- 14 due to a breakdown of their relationship



Motor Vehicles

Assistance with motor vehicle expenses increased from 11.6% of our annual payments, placing it as the second largest expenditure. The vehicles that needed repairs were usually the family's sole mode of transport; necessary for school, work and medical appointments; were in urgent need of general servicing and roadworthy compliance



Beneficiaries impacted by natural disasters and pandemic

- Bushfires: 52 veterans
- Floods: 28 veterans
- Pandemic: 37 veterans directly impacted, financially



Relocation

Relocation - 45 veteran families were helped with relocation expenses:

- 20 to be closer to family and support networks, especially to assist with their wellness journey
- 7 leaving urgently due to domestic violence
- 1 to secure more affordable & financially sustainable accommodation
- 7 required to relocate due to eviction notices
- 10 change of life circumstances, including relationship breakdown

Healthy Finances

Veteran Financial Counselling

In February 2020 Bravery Trust, with the support of the ADF, and in partnership with the ADF Financial Services Consumer Centre, commenced a trial for the provision of tailored and integrated veteran financial counselling to address the needs of serving and ex-serving members of the ADF across Australia.

What we are doing

Financial Counselling, financial support and financial literacy are all available in the one place and our team will work with the individual to find a solution that suits them. This may include:

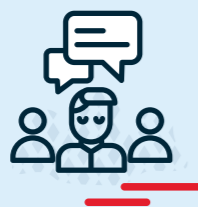
- | Crisis support payments to alleviate immediate financial pressure
- | Confidential discussions regarding finances
- | Developing money management plans
- | Helping to break the debt cycle with tips, tools and advocacy
- | Assisting with repayment plans
- | Negotiating with creditors for a better outcome
- | Financial literacy guidance

How it works

Individuals can contact Bravery Trust directly, or through their advocate, support worker or other supporting Ex-Service Organisation, Defence or Department of Veterans' Affairs.

We will have a confidential discussion with the veteran about their financial situation, including possible short term and long-term support mechanisms. For example, there may be an urgency in paying rental areas, to avoid eviction, with the long-term solution of negotiating a rental reduction, putting in place a budget and looking at other debts to see if hardship plans can be arranged.

Financial counselling is not only about solving a financial situation – it is often about taking into account what is happening in the veteran's life – be that a change in family dynamics, mental health, financial stress, homelessness, illness, domestic violence or disability – and working within their capabilities at that time.



Helped **40 veterans** with financial counselling and budgeting



Saved **\$18,000** in waived and reduced bills

A Lifetime of Learning

Anzac Centenary Fund

Through our Anzac Centenary Fund, we can assist veterans and their families with funding for education opportunities including career development for former serving members and their spouses; and schooling costs for dependent children under 25 years old.



Received financial assistance for higher education or vocational training.



Received financial assistance to help them prepare for employment, such as industry or professional licence registration fees, vital equipment (e.g. stethoscope for a nurse) or tools to connect (such as internet access and laptops)



Received financial assistance with school fees; including school uniforms, camps & excursions and access to necessary learning tools such as books, technology and stationery.



← A veteran's son who has autism, received an iPad from Bravery Trust to assist in his learning therapy.

Looking Forward

At the heart of Bravery Trust's 2020 strategy, is our focus on supporting our injured veterans and their families who need assistance in their time of need. Over the next 12 months we will continue to evolve and focus on the following key strategic priorities:

Priority 1: Financial Support

Ensure **ongoing and tailored support** for serving members, veterans and their families, including any additional challenges that may arise throughout the pandemic. We will look at ways to expand our existing services to include assisting those who are at risk of financial hardship, including early intervention and preventative measures, such as education and assistance, before the crisis occurs.

Priority 2: Financial Counselling

Expand our **veteran-specific financial counselling trial** as the demand for the service increases. This trial will be independently evaluated, with a Theory of Change (TOC). This type of methodology is used for planning, participation, and evaluation to promote social change and developed to assist us in measuring success.

Priority 3: Technology

Implement **new technology** including the rollout of our **new customer service manager software**, making it easier for veterans as it will keep all relevant information in one place. For example, allowing veterans to upload their application and supporting documents

directly and securely. This new system will help us to provide a more comprehensive understanding of the need and impact of the financial support landscape through enhanced data analysis.

We will also be testing our cyber security with an **annual cyber audit**, demonstrating that we are serious about protecting not only our data, but our beneficiaries' information.

Priority 4: Community Engagement

Building strong social connections both in the veteran community and in the public. This will include a public engagement project celebrating the uniqueness of transition and a virtual Veterans' Health Week event, highlighting the importance of wellness and social connectivity.

Q & A with incoming Chairman, Garth Callender

Bravery Trust is delighted to welcome our passionate Ambassador Garth Callender, MBA, GAICD, as incoming Chairman, commencing 1 October 2020.

We thought you might like to know a bit more about Garth:

You have an extensive military service background, including in combat, intelligence, training and strategic roles for more than 20 years, what does "service" mean to you?

The concept of 'service' is what leads many of us into the military, and it is often what we seek in our careers afterwards. It is about playing a part that's bigger than your individual self. I believe it is an innate drive in us to make the world better in whatever way we can, big or small. It is one of the reasons I am so excited about taking up this new position – I can continue to serve.

After being badly injured in Baghdad, and your mother making the Chief of the Army promise that you would not go back into combat, what drove you to defy your mum's orders?

Occasionally in your life you come to the realisation that, regardless of your personal circumstances, there is a time and place to put your hand up. When questioned as to why I volunteered to return, my answer was always – I was the right person for the job. I had been to the war-torn city before, seen it at its worst,

and survived. Who better understood the environment my 110-person combat team was going into; who better understood the risks; who else had intimate experience with the weapons being used against us; and who best understood what we needed to know to survive and thrive in Baghdad?

Every transition is unique, what advice would you give those going through their own transition?

Prepare, plan and get help with your transition – do not leave your career to chance. Gain an understanding of the industry you want to work in and try to envisage where you see yourself in five years. Get upskilled and educated if needed, and use the resources available as part of your transition.

Most importantly, network! Reach out to people you know who have already transitioned. Ask for help and talk to them about their experiences and ask for introductions to others who may assist you in your journey. As veterans, we are on our way to having the strongest alumni in the country – use it to find your career path and then become part of it to assist others do the same.

You have held numerous leadership roles, including establishing the NSW Veterans Employment Program, which throughout your time, employed over 500 veterans, what leadership qualities are important to you?

Emotional intelligence matched with professional competence. To be a good leader you must be able to understand yourself and empathically influence others, all while having a solid understanding of the role you, your team and your stakeholders play. The great part of this is that these are the skills and attitudes the military builds and values in their leaders.

Working with Bravery Trust for the last few years, and as incoming Chairman, what are you excited about in 2020/2021?

I am excited about being more involved in the discussions around what it is to be a veteran, and the place veterans hold in Australian society. Working to shape how veterans see themselves and working with others to help develop solutions for those who are at risk of slipping through the cracks.

You are known to many in the Defence and Veteran community – what is something that we may not know about you?

I grew up in suburban Sydney, about 30km from the nearest beach. When I met my wife, a Gold Coast girl, she taught me how to surf. Now the ocean and surfing



are a constant in our lives. I find the ocean grounding and therapeutic, and surfing challenging and exhilarating. I encourage others to find what it is in life that always makes them smile.

What advice have you received from Bravery Trust's Chairman on the journey you are about to embark on?

My handover with Peter Fitzpatrick has felt like a board leadership masterclass. I have been very fortunate to have the opportunity to learn from his wealth of experience. He has shown me that through compassion and hard-work you can have an enduring effect on people's lives. His leadership has ensured so many veterans in-need have received the support they require. The broader effects of this can never be downplayed – he has helped save lives.

He continues to be a role-model to all veterans and an example to the broader community of what a veteran can be. From a military commander to a leader in industry and the community – he remains a pillar of society.

A Brave Story

ALLISON

our criteria to undertake further education opportunities. I was so happy to hear from Allison when she was able to secure a job with a major operator in WA."

Allison's determination merely needed a contribution and engagement from Bravery Trust and she has now embarked on a new career, rather than continuing to feel a lack of belonging.

Allison, a young Navy veteran, was medically discharged and lives with ongoing complexities of her time in service. Her challenges include depression, anxiety and adjustment disorder.

When COVID-19 hit earlier this year, Allison was forced to close her small business that she ran from home. This left her with a tremendous sense of loss – she wanted to continue to make her contribution to society. Allison reached out to us. She was keen to instigate a career change and to retrain as a truck operator.

Bravery Trust was able to help support Allison's vision and paid for the various tickets and certificates required for Allison to become qualified.

Beneficiaries Services Manager, Tracy Attewell says, "We were fortunate to receive an Education grant from the Department of Veteran Affairs in 2016, to assist veterans and their families who meet

"Thank you to the wonderful Bravery Trust team, they really care about helping you. I have loved working in my new job and there are some excellent opportunities here for me to further develop my career. I have met some lovely people and I am excited for what the future holds."

— Allison*

*Name changed to protect identity



A Brave Story

WILL & NAOMI

What is financial stress? Often, it starts with something small, a bill that is a little more expensive than usual, an illness, a hike in school fees or a car that breaks down. And in Will and Naomi's case, that is exactly what happened.

Will is a 30-year old veteran who served in the RAAF for eight years and was medically discharged after suffering significant injuries and being unable to work. Naomi, his wife, has been the primary carer of their young children and receives no income. They receive a pension, but after a few big bills came in all at once, Will and Naomi suddenly felt overwhelmed and anxious.

Will says, "The Bravery Trust team were quick to respond and really listened to our story. They helped to pay off a few of our big utility bills and two weeks' rent. It felt like an enormous weight was immediately lifted from my shoulders. Bravery Trust asked us if we'd like to meet with their financial counsellor, which we've done.

The counsellor has helped us develop a budget and a money management plan, assisted in discussions with our creditors and negotiated reduced payments or debts. I am so grateful for the assistance, particularly the team who worked with me, they acknowledged my circumstances and injuries and understood some of the issues it can bring."

Belinda Wilson, CEO says, "Many people don't know or understand what a financial counsellor does. Their work is different from financial planners or budget workers; financial counsellors' services are designed specifically for those who are experiencing difficulty with their money, rather than those who are looking to build or protect existing wealth.

"I am so grateful for the assistance, particularly the team who worked with me, they acknowledged my circumstances and injuries and understood some of the issues it can bring."

As we have seen, people can be affected by a myriad of unexpected life changes that can attribute to their financial stress, such as job loss, natural disaster, mental health, family violence or terminal illness. I am thrilled that Bravery Trust can now offer financial counselling, as financial stress is very difficult, and we want to ensure people get help sooner rather than later. There are usually more options if action is taken early."

Community Engagement

coles

In the lead up to Anzac Day, we partnered with Coles to raise

money and support Aussie service men and women who have an injury or illness as a result of their service. In the five-day campaign, Coles donated 50 cents from every Coles Bakery branded cookies and biscuits sold to Bravery Trust.

Over \$232,000 was raised and we would like to thank Coles and the Australian community for their generous support on Anzac Day.



leidos

In August last year, Bravery Trust, together

with Leidos Australia and the Australian War Memorial, hosted an event to commemorate Australian Military Nursing.



Thank You

Thank you to our amazing staff, volunteers, our generous donors, supporters and partners, all of whom make an incredible difference to our veteran community. Our donors and corporate partners are truly part of our team and with their support we can continue to help veterans and their families take steps towards financial stability.

Industry Partner



Corporate Partners





Support a Veteran

\$20 provides phone recharge to help stay connected

\$75 provides fuel vouchers to help attend medical appointments

\$150 fills a fridge with fresh food for a week

\$500 pays for two months of utility bills for a family

Support a veteran or family in need:

donate.braverytrust.org.au

BRAVERY
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Veteran & Family
Financial Support



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braverytrust.org.au

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