



SUPPORTING  
THOSE WHO  
SERVE

# Stakeholder Report 2023



Bravery Trust is a national military charity which provides current and ex-serving members of the Australian Defence Force with financial aid, financial education & financial counselling. We work with each individual and tailor a unique solution addressing your most urgent needs. Our service is free, confidential and independent of the ADF.

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## SUPPORTING THOSE WHO SERVE



# Foreword Patron-in-Chief

I admire Bravery Trust's aspiration: to support those who serve — five short words but a powerful statement of intent.

When that aspiration is backed up by action, it has an enormous impact on the lives of veterans and their families.

Australia owes a great debt to all who have served our country.

Bravery Trust is there to help our veterans and their families. It can prevent them from falling through the cracks. It is vitally important work. The ripple effects of Bravery Trust's support are significant and strengthen our community. We can all help by encouraging people to talk about financial challenges — early intervention can reduce or eliminate the trauma of financial hardship.

Key to the work of Bravery Trust is its supporters, who give their time and expertise so enthusiastically to improve the lives of others.

I extend my heartfelt thanks to all involved in Bravery Trust for your compassion, kindness and generosity and for your big hearts.

**His Excellency General, the Hon David Hurley AC DSC (Retd)**  
Governor-General of the Commonwealth of Australia  
Patron-in-Chief of Bravery Trust



# Chair's Welcome



Data from the latest Census indicates that well over half a million Australians have served or are currently serving in the Australian Defence Force. While we acknowledge that military service has much to offer, we also recognise that, for some, service takes a toll.

Bravery Trust exists to support those who have suffered from their service.

In 2023, our strategy of combining both reactive and preventative financial support services continues to improve the lives of veterans and their families facing financial hardship.

At Bravery Trust, we understand that working together will achieve the greatest results.

While this report showcases the positive impact the services of Bravery Trust are achieving, it equally highlights the ongoing growth and success of our collaboration. I thank you for your interaction, partnerships, and for your friendship.

Bravery Trust is driven by our commitment to veteran community impact. We appreciate your ongoing support and look forward to furthering our collective impact.

**Garth Callender MBA, GAICD**

Chair of Bravery Trust

Australian Army, Lieutenant Colonel

# Our Story

# FOUNDATION

Bravery Trust was created by Defence for Defence.

In 2012, a group of visionary leaders recognised there was a gap in the provision of specialised assistance for contemporary veterans, particularly those involved in deployments fighting for Australia's freedom across the Middle East. 40 Australians were killed, more than 250 were seriously injured, and many more returned with lifelong mental scars, the wider impact of which was being felt by veterans' family members.

Bravery Trust was established with funding from the Federal Government Department of Defence so that serving, ex-serving and family members of those injured could access financial support. The Trust was officially launched by the former Minister for Defence the Hon Stephen Smith 23 April 2012.

Over the past decade, the work of the Trust has evolved from a welfare-first model to one of empowerment based on education. But our core purpose, to support those who serve, and our key values of respect, compassion, collaboration and innovation remains true to the Bravery Trust mission.

To strengthen our impact, we actively seek to partner with the private sector and other Ex Service Organisations. Our service is underpinned by a deep understanding of the values, ethos and challenges of service life in the modern military.



# Jason's Story

After serving more than 10 years in the Australian Army, Jason Jinks deployed to Iraq in 2004 as part of the security detachment for the Australian Embassy. For 10 years he blocked the death of a young boy from his mind. "And then it sort of crept its way into the forefront of my consciousness and that's when, with the encouragement of my wife, I started counselling," he said.

"He'd been selling soft drink bottles on the corner opposite our building every day. They tried to blow us up at certain times and when there was a car bomb, a VBIED incident, and the young child was killed, the locals actually put a lot of blame on us. Even though we had nothing to do with it, they blamed us because we were there.

"I would encourage anyone that does have any issues that they think are going to affect their lives to seek out the support that is available ... I'm in a brilliant spot now."

Mr Jinks sought financial help from the Bravery Trust "I was going through a bit of a difficult patch, I was sort of in a dark space and we had a couple of big bills & other financial things pop up and a friend recommended Bravery Trust.

"It's always hard to put your hand up and say "I need help" and I really didn't want to do it, but their empathy was so real."

Content courtesy of The Tasmanian Mercury.



# Australian Defence Force

# PURPOSE

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

70% of those reaching out to Bravery Trust for assistance are aged 50 years or younger and 74% have children to support.

## ADF member transition statistics

**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

**7K** 

Approximately 7,000 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%** 

of veterans seeking financial support are male


**70%** 

are aged 50 years or younger

**74%**

have children to support 

**94%**

of veterans reported feeling less stressed after seeing a Financial Counsellor 

“...we had a couple of big bills and other financial things pop up and a friend recommended Bravery Trust. It’s always hard to put your hand up and say, ‘I need help’ and I really didn’t want to do it but their empathy was so real.”

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Jason  
Army Veteran





# Our Mission

## Empower people and improve lives

### Our Vision

All serving and ex-serving members of the Australian Defence Force are not financially disadvantaged due to being injured during service.

### Our Values

Respect, Compassion, Collaboration, Innovation.



# HOW WE DO IT

### Our Objectives

#### Financial Aid

To provide an immediate financial safety net for veterans in hardship, who have been injured or sustained illness during service.

#### Financial Counselling

To empower current and ex serving members of the ADF through veteran specific financial counselling and connect families with support services.

#### Financial Education

To grow capability so current and Ex-serving members and their families have the confidence and skills to build a financially sustainable future.

# Financial Aid

# HOW WE DO IT

Every veteran's story is unique, but all are people who have selflessly served our nation. We 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.

Bravery Trust provides an immediate financial safety net to veterans injured during service and their families. We work to address the immediate crisis then work longer term with veterans and their families to build confidence and skills for a financially sustainable future.

## 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



# 7.7m

Provided over 7.7m dollars in financial assistance payments

# 6.3k

Supported over 6300 families in financial distress



# Financial Counselling

## HOW WE HELP


Bravery Trust provides a free, independent, confidential, veteran specific Financial Counselling Service. Our service is founded on an in-depth understanding of the ADF and veteran support systems.

Our financial counsellors have specific knowledge about credit, responsible lending, bankruptcy and debt collection laws, concession frameworks, industry hardship practices and Buy Now Pay Later debts. They are also trained in negotiation and counselling.



### Financial counselling statistics

**100%**  Every veteran we see leaves with an individualised budget

**70%**  of veterans reported an increase in personal wellbeing

 Welfare reliance reduced by 4.5 times

**421**  veterans & families referred during 2023



**59%** have mental health challenges which impact daily life, **44%** other disability or injury  
**17%** are experiencing a relationship breakdown

# Financial Education

## HOW WE HELP

Bravery Trust's Financial Fitness program helps veterans and their families to be financially fit and avoid hardship through education about money and financial products. We can work with individuals or present to groups and tailor our work to meet the specific needs of the group or family we are working with.

### Financial mentoring

Individualised one-on-one mentoring to help veterans & their families develop money management skills, understand spending leaks and implement new financial habits. We can help track spending, find ways to reduce costs and, importantly, link veterans with other services which will help them achieve their goals.

### Preventative

Working proactively to encourage earlier conversations about finances amongst veterans and their families. We work collaboratively with other agencies and present to large and small groups to initiate conversations about finances and help veterans improve their financial fitness at all stages of life.

### Let's talk about the "F" word

Removing the stigma around financial conversations. We call it our "F" word. We use the "F" word every day, working to normalise conversations about financial challenges so veterans feel empowered to reach out early when circumstances change, or when things go off track.

Earlier conversations can reduce the stress and impact of hardship.



“The team at Bravery Trust was so easy to work with.  
They did what they said they were going to do, with no strings attached.”

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Mark  
Army Veteran



# Leadership



Chair  
**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.

Garth is a sought-after management consultant, non-executive director and an award-winning author.



Chief Executive Officer  
**Belinda Wilson**  
LLB, GAICD, PSC(R)

Belinda 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.



# OUR PEOPLE

# Leadership



Deputy Chair  
**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.



Board member  
**Commodore Brett Dowsing**  
JP, MScTec, GradDipStratStudies, RAN (ret'd)

Brett has been a Naval Officer for over 50 years. His career has centred around operations as a seaman and helicopter pilot and with sea, air and shore-based commands at all rank levels.



Board member  
**Simon Matthews**  
B.A.Sc (Biotechnology), RMIT; Grad Dip Education (Melbourne University)

Simon is Chief Marketing Officer of the Richmond Football Club. Simon established the Richmond v Melbourne AFL match played on Anzac Eve commemorating the service of contemporary veterans - to showcase the amazing people who serve.



Board member  
**Steve Patrick**  
JD; M Intl Law; MA (Intl Rel); GDLP

Steve is the Head of Strategic Projects and General Counsel of DMTC Ltd. He is a graduate of the Royal Military College - Duntroon, serving 10 years in the Australian Army before resigning his Commission as a Captain and moving into law and public policy.



Board member  
**Vicky Carlson**  
BCom, Chartered Accountant and Registered Company Auditor (RCA)

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.



Board member  
**John Velegrinis**  
F.Fin, MAICD

John is currently CEO of State Trustees Ltd and is an experienced CEO and C Suite executive. He has had a career of over 40 years in Financial Services both domestically and internationally. During his time overseas John was instrumental in setting up a national financial literacy and rural banking program with UNDP in Fiji, a program that has since spread to numerous other countries.

# OUR PEOPLE



Board member  
**Jason Nicholas**  
MBA, B.Ec, GAICD

Retired 2023

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

We pride ourselves on exceptional governance, transparency and accountability.

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We thank all volunteers, who generously give their time and expertise to our Sub-Committees. Our Sub-Committees are chaired by Board members and draw on the specific skills and experience of external members, providing the best possible support for our veterans and their families



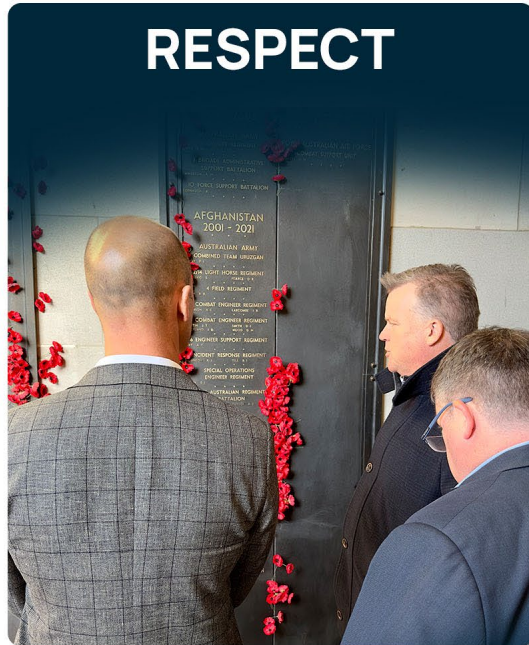


# Team Culture

# OUR PEOPLE

People are at the heart of everything we do. At Bravery Trust we have a highly skilled, expert team with a deep understanding of Defence and the veteran ecosystem.

Our staff are trained professionals, trustworthy and discreet. We are independent of Defence but work closely and collaboratively with the broader veteran community to achieve the best possible outcomes for our veteran community. Every veteran is different and it is our privilege to support those who serve our country when faced with difficult times or complex financial problems.



# Mark & Ellen

Army Veteran Mark and his wife Ellen were feeling increasingly stressed by mounting bills and financial obligations after an unexpected change to their household income earlier this year.

“Asking for help was really difficult for us, we didn’t feel comfortable asking for money. But we were starting to feel quite depressed by the situation and knew we needed to take action,” Mark said.

**“We know veterans are at a higher risk of suicide so being able to access this type of help is very important ... Finances can make life tough. The support of Bravery Trust really does save lives!”**

“The team at Bravery Trust was so easy to work with. They did what they said they were going to do, with no strings attached. Not a lot of services can do that. It was a really positive experience for us during a difficult time”.

Mark and Ellen have 5 children - the youngest just graduated high school. Bravery Trust provides financial assistance for veterans who have sustained injury or illness as a result of service and are facing hardship. In this case, we were able to assist the family with last of the school fees and some urgent household bills, providing much-needed relief to allow time for the family to rest and adjust to their change in finances.



# Ambassadors

Our Patrons and Ambassadors volunteer their time to increase awareness about the values, ethos and challenges of service life and to nurture the ethos that pride and gratitude for our veterans is everybody's responsibility.

They provide great support to our Directors to make sure veterans who need help know where to turn when needed



## Community Partners

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. They also play a vital role helping to engage veterans and build community pride for those who serve.

## Patrons



Patron-in-Chief

**His Excellency General the Hon. David Hurley**  
AC DSC (Ret'd)  
Governor-General of the Commonwealth of Australia



Service Patron

**Air Chief Marshal Mark Binskin**  
AC (Ret'd)



Service Patron

**Air Chief Marshal Sir Angus Houston**  
AK, AFC (Ret'd)



Service Patron

**Admiral Chris Barrie**  
AC, FAICD, FAIM, FARPI, RAN (Ret'd)

## Ambassadors



**Sir Peter Cosgrove**  
AK MC (Ret'd)



**Phillip Thompson**  
OAM MP



**FLTLT Adon Lumley**



**Murray Bruce**



**Kevin Sheedy AM**



**Justin Langer AM**



**Kevin Hughes BM**  
Community Ambassador

# Corporate Partner **coles**



“Our connection to the Australian Defence Force goes back to the First World War when Coles founder GJ Coles and his brothers served in Europe, and today we are extremely proud of our team members who are active Army Reservists, helping local communities in times of need.”

**Sally Fielke**

Coles Group General Manager Corporate and Indigenous Affairs

To support veterans and their families, Coles has collaborated with Bravery Trust since 2014, including fundraising and awareness campaigns in the lead-up to Anzac Day.

The campaigns have extended across more than 800 Coles supermarkets around Australia and see a donation to Bravery Trust from the sale of specially marked bakery items in addition to accepting customer donations at the checkout. The partnership has generated \$6.1m to support veterans and their families facing hard times or veterans injured during service - and has become a campaign that Coles and its customers embrace every year.

In 2023, Coles also provided gift cards to Bravery Trust to help around 100 veterans and their families buy emergency food and groceries.

# Corporate Partner leidos

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 employees 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.

Leidos continues to build an amazing culture supporting those who serve as our Foundation Partner and major sponsor of Bravery Trek. Leidos team members participating in Bravery Trek have raised more than \$50,000 over the past three years from their own personal involvement.

We sincerely thank the entire team at Leidos for their continued support of our veteran community through Bravery Trek and all staff engagement activities.



# Corporate Partner omni



**“At Omni, we understand the importance of the private sector playing a proactive role in helping ADF personnel transition from service.**

**As a veteran owned and operated company, we are proud to provide opportunities for ex-service personnel to apply their skills and continue contributing to our national security.”**

**Jon Hawkins**  
Omni founder and CEO

Omni is proud of the skills and commitment veterans bring to the team, and also understands there are some veterans who face challenges after their service. Omni is a long-term partner of Bravery Trust and is committed to providing holistic and proactive support for veterans who need a helping hand.

As part of its 10th anniversary celebrations, Omni took its support for veterans one step further and announced a new preventative 'Financial Fitness' program in partnership with Bravery Trust to focus on holistic veteran wellness covering financial literacy skills and financial mentoring.

The program provides early financial education in the same way as military personnel can access medical services or physical fitness.

We thank Omni for its commitment to Bravery Trust and the broader veteran community.

# Corporate Partner



# Wilson Security

A Corporate Partner of Bravery Trust for 8 years, Wilson Security is proud to showcase its commitment to honouring the sacrifices made by veterans for the security of Australia and our national interests.

Wilson Security directly employs 111 veterans on a Department of Defence contract providing security to Defence bases.

Working in collaboration with Bravery Trust, Wilson Security is proactive in recognising the challenges faced by some veterans and families when transitioning from military to civilian life.

In addition to helping us provide Financial Aid, Financial Education and Financial Counselling services to the veteran community, Wilson Security initiated a Veteran Employment Program in 2022, recognising the unique skillset and values veterans can bring to civilian employment. The program was recently expanded to cater for ADF Spouse and Families. The pilot program has placed 27 veterans and 28 family members into permanent employment and reflects Wilsons ongoing commitment to the veteran community.

**“As a recent graduate of the Wilson Security Veteran Program, I am immensely proud to be associated with an organisation that not only values the service of veterans but actively supports our transition into civilian life.”**

**Harley**

Army Veteran/graduate of the Veteran Program



The wide ranging, varied and proactive processes and strategies that support veterans and family recruitment, retention and workplace culture, are the clearest sign of the highest level of support for the veteran community.

Emily heard about Bravery Trust through a work colleague, and after some hesitation decided to make one phone call that would change the trajectory of her financial future.

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“We see members join from 17, 18, straight out of home and, like me, they don’t have the tools or knowledge to manage their finances. After receiving support from Bravery Trust, I can see a light at the end of the tunnel.”





# Supporting those who serve

# GET INVOLVED

Bravery Trust values all of our supporters and relies on the generosity of our partners, sponsors and the broader community to help us in raising funds to support our mission to empower veterans and their families.

Here are ways you can support Bravery Trust.



## Donate

Your donation supports both the immediate needs of those in crisis and the longer-term mentoring & education programs provided by Bravery Trust.



## Challenge yourself

Join Bravery Trek! Register your interest today to join Bravery Trek in 2024



## Host your own event

Organise a fundraising event or activity in your community to support our work; or join one of the third-party events featured on our website.



## Talk to us

To discuss your fundraising activity, please contact our fundraising team on 03 9957 5759 or [events@braverytrust.org.au](mailto:events@braverytrust.org.au) for help maximising your support!



# Anzac Day Coles Bakery

# GET INVOLVED

The lead up to Anzac Day, is a great time to start discussions in the community about what it means to serve, the changing faces and roles of the ADF, and the challenges when transitioning into civilian life.

Host your friends or work colleagues for an #AnzacBiscuitMorningTea serving Coles Bakery Anzac Biscuits and you'll be supporting those discussions while raising funds for Aussie veterans at the same time!

Our annual Bravery Trust Appeal sees Coles donate 50 cents from the sale of each Coles Bakery 12 pack biscuits or cookies to Bravery Trust in the week leading up to Anzac Day.

We also encourage social media posts using the #AnzacBiscuitMorningTea as a way of showing pride and gratitude for those who serve our country and thanks for the unique sacrifices of service life.



#AnzacBiscuitMorningTea   



# Bravery Trek

# GET INVOLVED

Bravery Trek celebrates the service of Australian veterans, specifically those who serve & have served during contemporary wars – and raises vital funds to provide financial support to veterans who have been injured or sustained illness during service. 70% of veterans who receive support from Bravery Trust are aged 50 years or younger.

Bravery Trek is held during Veterans' Health Week (October) each year. It is a virtual distance challenge meaning anyone can join anywhere. Run, swim, cycle, paddle, wheelchair or push a pram – all participants help engage veterans who may need support and those who can refer a friend.



**\$103,858 Raised - 228 Participants**

**Bravery Trek 2023** challenged participants to run, walk, ride, roll or swim 4 marathons (168.8km) in 44 days to raise funds & initiate conversations about what it means to serve and the challenges faced by some members when they transition from the ADF into civilian life.

While most logged kilometres in stages, Murray Bruce and Singh Talwar ran 4 full marathons in Canberra, Sydney, Brisbane and Melbourne. Murray also topped the fundraising leaderboard for a third year in a row.



# Anzac Day Eve Charity Partner

# GET INVOLVED

“That is the power of sport, it transcends age, time and culture. It has the ability to reach the hearts of many.”  
FLTLT Adon Lumley

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 2023 Bravery Trust Ambassador Flight Lieutenant Adon Lumley delivered a keynote speech to the Melbourne Football Club at their President’s Function as part of Anzac Day commemorations and also spoke about the values, ethos and challenges of service life when addressing the players at the Shrine of Remembrance.



# Let's talk about the 'F' word!

## FINANCES

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**Don't let finances become the hidden enemy.**

Finances can be a taboo subject - but when we don't address financial struggles the problem can continue to grow!



# Engagement



# Engagement



# Engagement





# Our Future

As we embark on the next decade of our commitment to those who serve, we hold an optimistic outlook, confident that the broader strategic landscape is now better positioned than a decade ago to provide enhanced supports for veterans and their families.

In 2024, Bravery Trust will commence the next phase of our strategic planning, proactively staying ahead of challenges and ensuring that our services are finely tuned to best meet the distinct needs of ADF service, both during and after a member's career.

This strategic approach positions us to address external factors, including recommendations from the Final Report of the Royal Commission into Defence and Veteran Suicides, enhancing ADF member retention and recruitment, and aligning with Defence's new approach to ensuring a smooth transition for ADF members, with a strategic focus on their financial wellness.

I thank everyone who contributes to achieving our mission, including our dedicated staff, directors, committee members, ambassadors, corporate partners, collaborators, and volunteers. Together, we are committed to embracing our core values of respect, compassion, collaboration, and innovation.

**Belinda Wilson LLB, GAICD, PSC(R)**  
Chief Executive Officer of Bravery Trust



# braverytrust.org.au

SUPPORTING THOSE WHO SERVE

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