



Bravery Trust works with some of Australia's most respected and prominent private sector organisations that support the work we do with veterans and their families.

Our corporate and community partners help to fund vital services and with their support we can reach more veterans and families to make sure they know specialised financial support is available.

Working together we will always achieve more.



braverytrust.org.au
1800 BRAVERY (1800 272 837)
Lv18, 1 Nicholson St,
East Melbourne VIC 3002

SUPPORTING THOSE WHO SERVE
Bravery Trust is the Registered Business Name of The Australian Defence Force Assistance Trustee Company Pty Ltd and is endorsed as a Deductible Gift Recipient (DGR).
ACN 162 078168 - ABN 13 735 747 821

OUR PARTNERS



OUR SPONSORS



SUPPORTING
THOSE WHO
SERVE

Stakeholder Report 2024

They sign their lives over to protect us....
....you can help to build a safety net for them.



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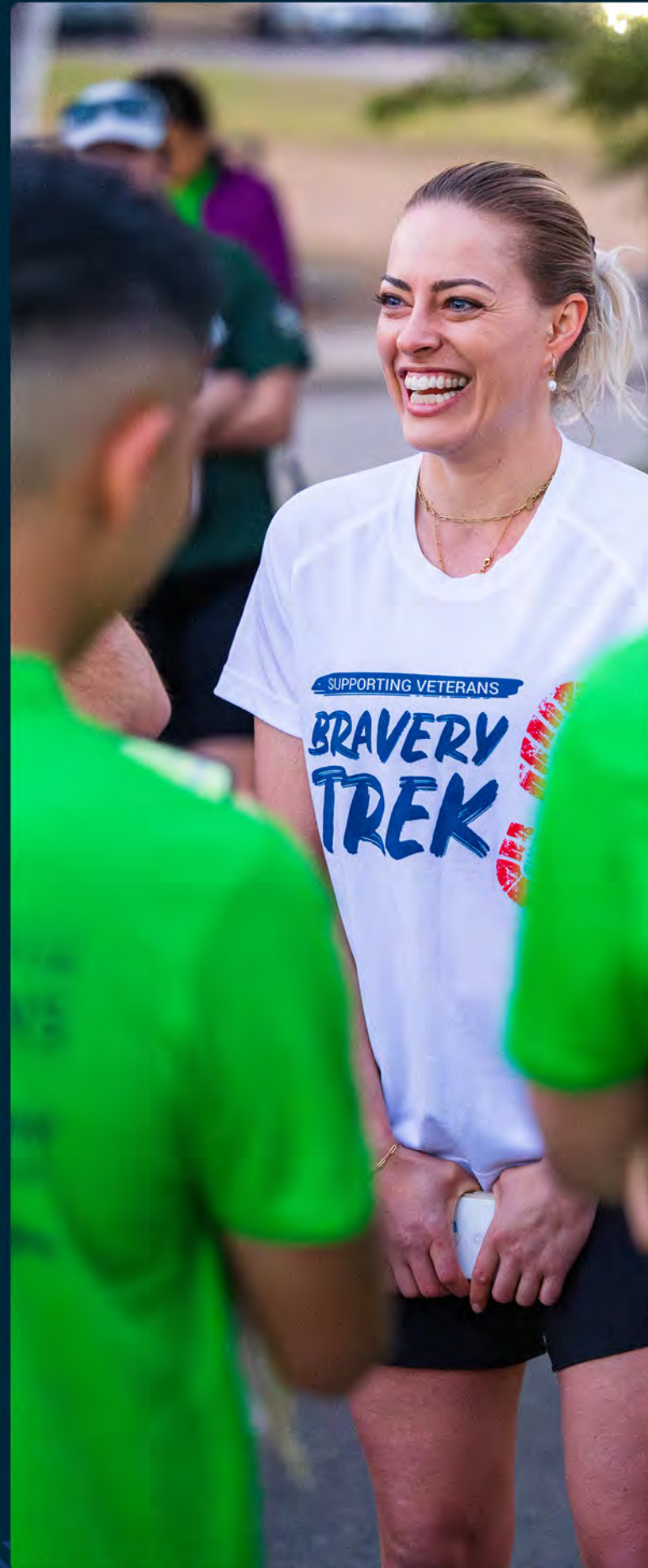
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Foreword Patron-in-Chief

Australians are deeply grateful for the service and sacrifice of our defence forces, and for all who support them. As Patron-in-Chief of Bravery Trust, I commend this report on another year of respectful, compassionate support for those who serve.

As the daughter of an Australian Army officer, I have a profound admiration for our defence forces, as well as a deep awareness of the impact of their service on them and their families. Now, as Governor-General and Commander-in-Chief, I have a new sense of our modern defence force as diverse and dedicated, determined to reflect the best of our nation. Across the country, I have met with those currently serving and with veterans, and I carry with me a commitment to care for their wellbeing and for their futures.

Bravery Trust is an integral part of the framework providing that care. Through financial aid, education and counselling, given freely and confidentially, Bravery Trust cares for past and present members of the defence force, helping them create independence, confidence and capacity in their lives.

I thank the partners, service patrons, ambassadors and directors, as well as the expert staff and volunteers of Bravery Trust for everything you do. Your care, kindness, respect and expertise make a huge difference every day.

Her Excellency

the Honourable Ms Sam Mostyn AC

Governor-General of the Commonwealth of Australia
Patron-in-Chief of Bravery Trust

**Respectful, compassionate support for those who serve ...
... helping them create independence, confidence and capacity.**

Chair's Welcome

2024 was a significant year for the Defence and veteran communities, most notably with the release of the Royal Commission into Defence and Veteran Suicide.

The final analysis and recommendations of the Royal Commission were a sobering reminder of the challenges we face as a broader community supporting our serving and transitioned personnel. Along with many other ex-service organisations, the Trust worked closely with the Commissioners and secretariat to ensure that current knowledge and critical data would inform the inquiry. We know there is much more to do and a long journey ahead of us all to support those who have given service and sacrifice in the national interest.

Concurrently, 2024 saw reform of our organisation. Recognising the unique, finance-focused service that we provide, and the criticality of effective operations, the Board and staff have worked extensively throughout the year to develop and implement key reforms to enhance our structure and processes. Not least of these was the evolution of the financial counselling pilot into a full financial capability program, focussed on proactive and specialised services in the veteran finance sphere. We continue to see increased demand and impact. It is a resonant reform and a clear vindication of the empower and enable model.

We also welcomed Garth Callender as our new CEO. Garth is a previous Chair of Bravery Trust. His knowledge and leadership in the veterans' space is a significant asset to the organisation and has ensured both seamless and enhanced operation of the Trust's beneficiary operations and enterprise performance. I thank outgoing CEO Belinda Wilson, for her work in leading and growing the organisation, and outgoing Deputy Chair Cheryl Cartwright - their contributions were significant and greatly appreciated, as are the ongoing dedication and expertise of our continuing Directors.

Within Bravery Trust, as in life, our relationships are most important. They motivate us, sustain us, and bless us. Moving into 2025, with your continued and critical support, we will keep working to make the lives our service men and women, their families, and the wider community, better.

I commend to you the 2024 Bravery Trust Stakeholder Report and wish you all the best.

Steve Patrick
JD; M Intl Law; MA (Intl Rel); GDLP
Chairman of Bravery Trust



Our Story

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. Many 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.

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 remain true to the Bravery Trust mission.

Our service is underpinned by a deep understanding of the values, ethos and challenges of service life in the modern military, which enables us to tailor specialist services for maximum impact.

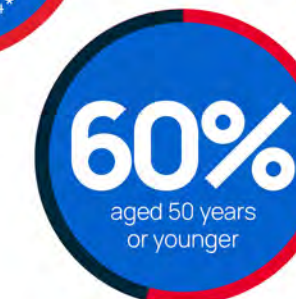
Our Vision

All serving and ex-serving members of the Australian Defence Force have financial security regardless of injury or illness.

Our Mission

Empower people and improve lives.

Snapshot



*Individuals may contact more than once during the assistance process

Our mission is to provide crucial financial lifelines for every Aussie veteran leaving the military due to illness and injury, both in training and combat.

1,500

That's 1,500 people a year suddenly facing reduced income, relocation and for many, this impacts their purpose and self-identity.

25%

For around one quarter of the 6,000, the separation is sudden and unexpected.



6,000

members of the Australian Defence Force transition out of the military each year.

* abs.gov.au & the Joint Transition Authority

Our Objectives

Financial Assistance

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.



Brave Stories - Shane

After serving in all three services (Navy, Army, and Air Force), over a combined period of 32 years and seven Operational Deployments overseas, Shane was medically discharged after being diagnosed with PTSD, Major Depressive Disorder, and Anxiety. His mental health cost him his marriage and family, but he continues to strive for a positive and healthy life.

Shane sought help and support through several veteran support services after his discharge, and continues to engage and support veterans so that he can give back. This engagement through supporting others helped him get through the dark times.

Shane said that first step, reaching out for help, can be the hardest. "This can make a big difference to a veteran - coming from personal experience as a veteran who has needed help in the past. I found that really daunting, to make the first phone call."

"I had never needed help beforehand. But what's important is knowing that people understand the challenges and knowing that the community is supporting me and my colleagues and recognises the service we have made to our country."

Shane is in a much better place now and encourages all veterans to be brave and ask. Better Together.

Australian Defence Force

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

ADF member transition statistics


581K 

ADF veterans living in Australia. Approx 60,000 currently serve in full time service.

1/20 

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

8,000

commence service each year 

34 

The average age at transition is 34 years


6K 

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


25% 

Of those who transition out of ADF, 25% are sudden and unplanned as a result of a physical or mental injury or illness

Bravery Trust statistics


77% 

have transitioned as a result of a physical or mental illness

78% 

of veterans seeking financial support are male

60%

have children to support 

60% 

are aged 50 years or younger

10% 

financial counselling clients current serving

Brave Stories - Henry

“Bravery Trust became my family. You really helped me reestablish myself. I was a suicide risk. I was in the water, and I knew if I stayed there, I would just eventually disappear.”

After years of enduring mental health issues, Henry was homeless and couch surfing for 18 months. A Relocation Manager from Open Arms referred him to Bravery Trust.

“The Bravery Trust team acted swiftly and found me a place to live, helping with bond and rent payments and the purchase of essential household items and appliances.”

Henry was eventually provided a full DVA pension due to health issues endured as a result of his service.

“My family was not in a position to help me, but during this essential time of my life Bravery Trust became my family. You helped me more than I could have ever imagined.

“I would just say to anyone dealing with financial struggles go ahead and make the call. Reach out for help. You are not alone. I describe my service as a good time, but also a rough time. I’ve had a long road, and I’ve had a lot of services help me out and continue to help me I have had to rearrange myself. I learned to survive.”

Since receiving Bravery Trust assistance, Henry has been able to continue in secured housing, despite challenges with the rising cost of rent and living. And through support of the DVA, he now has a service dog that helps him with his continued mental health struggles.

“It took me two years to get Kingston (his service dog). He knows when I’m thinking of things I’m not supposed to, those bad and dark thoughts, and he’ll sit on my lap, and he brings me back. He keeps me here.”

Now, every year Henry signs up to take on the Bravery Trek challenge to give back in appreciation for the support he received.

He hopes it can help others who have gone through similar situations.



Financial Assistance

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 empower and connect veterans to build confidence and skills for a financially sustainable future.



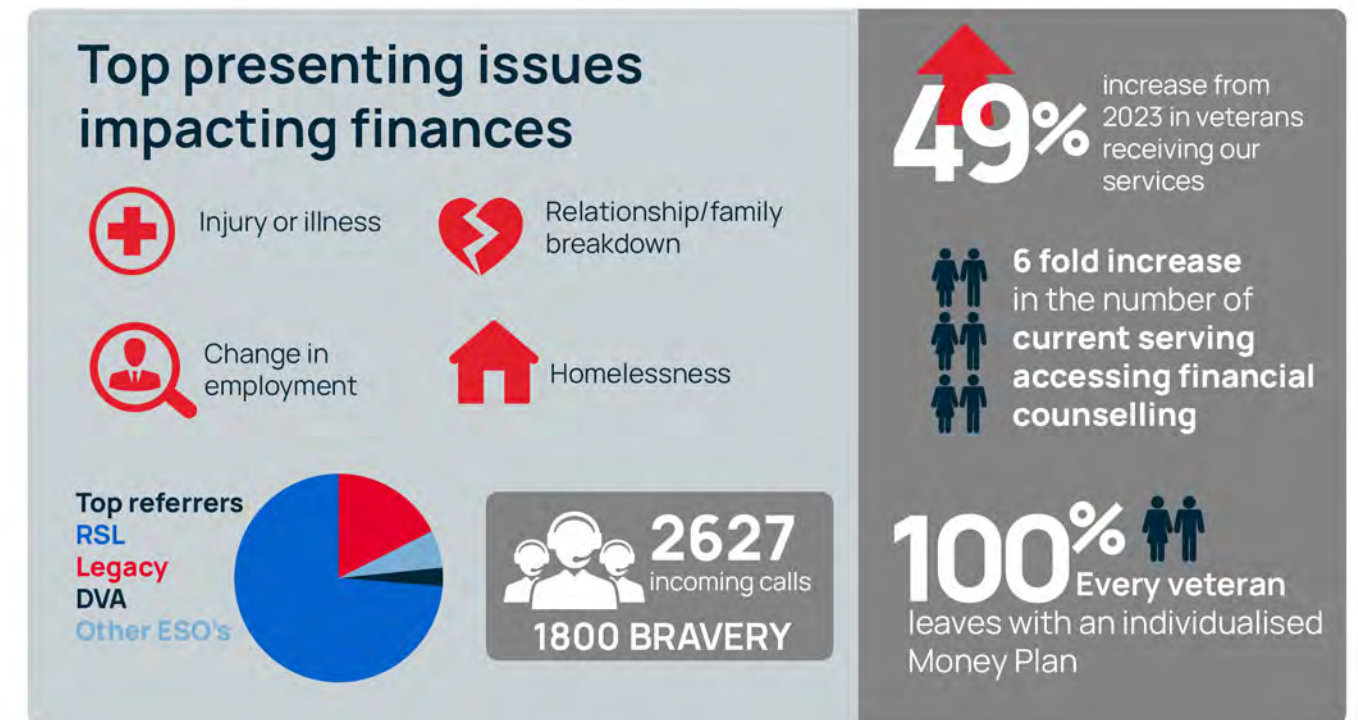
Financial Counselling

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.

1:5 Every \$1 invested in financial counselling provides a \$5 return

*Paying it Forward report by the Australian Workplace Innovation and Social Service Research Centre at Adelaide University



Bravery Trust has been listed on the National Debt Helpline website as a specialised provider of veteran-specific financial counselling.

Bravery Trust stands as the only national veteran-specific financial counselling service. The Trust works collaboratively with a range of Ex-Service Organisations (ESOs) to make sure veterans can access holistic support.

We work closely and collaboratively with Financial Counselling Australia and its member organisations.



Financial Education

Veterans have dedicated their careers to defending our nation, often away from home, in challenging and highly technical roles. Their focus on national security means that for some, finances aren't always a priority. However, this can lead to challenges once they transition to civilian life.

Bravery Trust's Financial Fitness program is funded by Omni, helping veterans and their families to be financially fit and avoid hardship through education.

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.



People are at the heart of everything we do.

Our staff are trained professionals, trustworthy and discreet. We are independent of Defence, but work closely and collaboratively with a range of solution partners to achieve the best possible outcomes for our veteran community.

It is our privilege to support those who serve our country when faced with difficult times.

RESPECT



COMPASSION



COLLABORATION



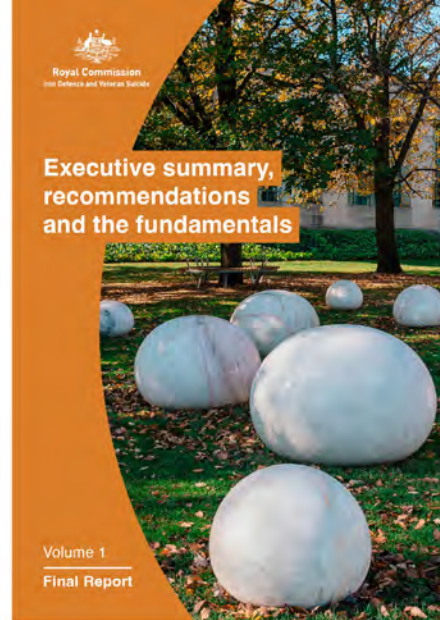
INNOVATION



Royal Commission into Defence and Veteran Suicide

The Important Work of Bravery Trust

Veterans have dedicated their careers to defending our nation, often away from home, in challenging and highly technical roles. Their focus on national security means that for some, finances aren't always a priority. However, this can lead to challenges once they transition to civilian life.



As a community we have a special obligation to support those personnel throughout their service and beyond.

Bravery Trust was created by Defence for Defence to be part of the solution.

Without solving the financial challenges for a veteran, there is no way for them to think about anything else.

Bravery Trust has evolved from an assistance-only model, recognising that distributing money without longer term support was a band-aid solution. We focus on providing expert, professional support – looking outside of the ex-service organisation landscape and adopting best practice from other sectors. Being proactive and seeking ways for early intervention are important to minimise and reduce the risks for veterans and their families.

Bravery Trust now delivers a unique model, combining assistance with the only national veteran-specific financial counselling service. We provide an immediate safety net and then work proactively with veterans and their families to minimise and reduce the risks of financial hardship.

We endorse the Australian Government's recent response to the Royal Commission and look forward to collaborating with the Defence and Veterans Services Commission Taskforce to implement the recommendations.

Together, we can ensure that those who have served our country receive the support they need and deserve.

34%

of veterans reported financial stress.
This includes struggling to pay bills, managing debt, and inability to save.



Higher unemployment among veterans, especially those injured or with mental health issues.



Income disparity between veterans and the general population, with many facing reduced earning capacity after service.

It is important that we acknowledge a Defence Force is essential and with service comes risk.

While the majority of serving members will have a positive experience, unfortunately the reality of war is that some military personnel will see humanity at its worst, and for some their service will have long-lasting impacts.

Open Banking pilot

Cutting through red tape to access urgent financial support can be lifesaving.

Bravery Trust and Financial Counselling Australia commenced a pilot of Open Banking in 2024. Open Banking allows authorised financial counsellors to obtain bank statements directly, instead of relying on clients to manually collect the information.

Open Banking reduced the time it takes to collect required information by three to five hours per client, and reduced the burden on clients to collect this information.

It is crucial we can respond to veteran needs promptly and professionally so as not to add to an already stressful situation.

Setting Veterans Up For Success

Revolutionising the veteran landscape, RSL Queensland and Melbourne Legacy have joined forces with Bravery Trust to see expert financial counselling delivered through their client networks.

“We are committed to new and innovative approaches to deliver the best possible support for ADF families of veterans. This partnership provides longer-term support for families to identify and implement the best pathway towards financial independence.”

”By resolving some of the financial stress, we can provide our families space to heal and reset their lives.”

Mark Dixon
Melbourne Legacy CEO



“We see some veterans waiting five or even 10 years before reaching out for help. In the meantime, families could be dealing with a range of challenges linked to their financial circumstances. Paying out direct funding alone can often have a band-aid affect providing short-term relief but masking the key issues.”

Garth Callender
Bravery Trust CEO

“Working in partnership with organisations like Bravery Trust meant more veterans and their families gain critical financial knowledge.”

“The partnership with Bravery Trust ensures veterans and their families are not only given immediate aid, but also provided with the education and financial literacy tools to move towards financial independence in the longer term. Through this partnership, we are able to amplify the impact of our existing services for those in times of critical need and equip them with the tools for financial independence.”

Troy Watson
RSL Queensland Deputy CEO

It is only by working together, by bringing Government, Defence and ex-service organisations together with true collaboration that we can have the most impact.

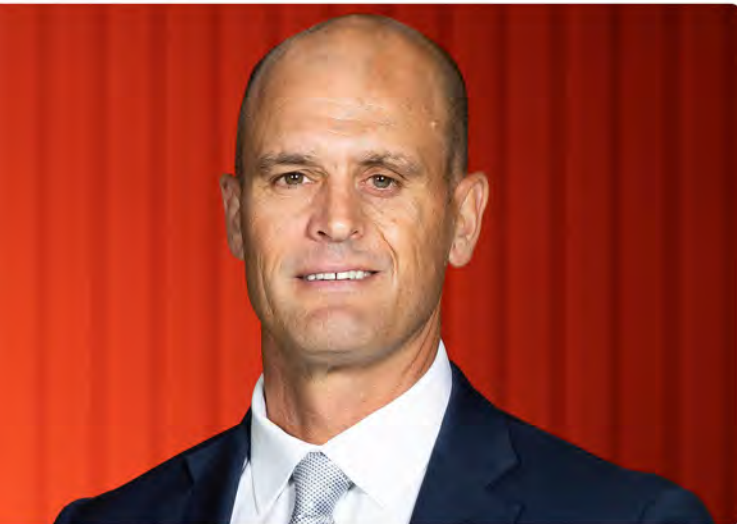


Leadership



Chairman
Steve Patrick
 JD; M Intl Law; MA (Intl Rel); GDLP

Steve leads the Commonwealth Defence legal practice at Hall and Wilcox Lawyers. He is a graduate of the Royal Military College – Duntroon, serving for 10 years before moving into law and public policy



CEO
Garth Callender
 MBA, GAICD

From his highly successful 25 year military career, Garth 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.



Executive team
 Sabrina Gao - Chief Financial Officer & Company Secretary
 Kay Dilger - Head of Operations
 Jo Crawford-Wynd - Media and Corporate Affairs Manager

Leadership



Director & Finance Committee Chair
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.



Director
Commodore Brett Dowsing
 JP, MScTec, GradDipStratStudies, RAN (ret'd)

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



Board Deputy Chair & Risk Committee Chair
John Velegrinis
 F.Fin, MAICD

A former CEO of State Trustees, John is an experienced CEO and C Suite executive, with a career of over 40 years in Financial Services both domestically and internationally. During his time overseas John was instrumental in setting up national financial literacy and rural banking programs with UNDP in Fiji, which have since spread to numerous other countries.



Director & Fundraising Committee Chair
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.



Director & Deputy Chair - Retired
Cheryl Cartwright
 BA. GAICD

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

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 make sure veterans who need help know where to turn when needed.

We also thank our Sub-Committee Members who bring external expertise to ensure the best possible service for our veterans.



"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."

Special thanks to outgoing Patron-in-Chief, His Excellency General, the Hon David Hurley AC DSC (Ret'd), Governor-General of Australia and Mrs Hurley who have been dedicated to the veteran community and champions of Bravery Trust over the past five years.



"I think that's the real power of Bravery Trust and Bravery Trek, the ability to connect with people and bring people together for something greater than themselves."

SQNLDR Adon Lumley
Bravery Trust Ambassador

Patrons



Patron-in-Chief
Her Excellency the Honourable Ms Sam Mostyn
AC
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



SQNLDR Adon Lumley



Murray Bruce



Kevin Sheedy AM



Justin Langer AM



Kevin Hughes
BM OAM
Community Ambassador



Baljit Singh Talwar
Bravery Trek Ambassador



"This organisation saves lives, in Townsville and around the country, I've seen this first hand."

Phillip Thompson OAM MP
Bravery Trust Ambassador

Partnerships



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 \$6.2m 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.

coles

“We are very proud to join forces with Bravery Trust and help veterans in their time of need. Our team members really get behind it – particularly those with a connection to the Australian Defence Force.”

Sally Fielke
Coles Group Corporate and
Indigenous Affairs Officer

Partnerships



Led by several veterans within the Executive 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 \$60,000 over the past four 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.

 **leidos**

Partnerships



“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.

Partnerships



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



Partnerships



Woodside is proud to support Bravery Trust's mission to empower veterans, supporting those who support others.



Woodside is committed to building and maintaining relationships that celebrate the culture and values of communities and generate positive social and economic outcomes.

With the support of Woodside, Bravery Trust is able to pursue aligned values striving for proactive engagement and early intervention, and work collaboratively with the broader veteran community to contribute to veteran families' long-term capacity and capability.



Brave Stories - Pete

Pete served 8 years in the Australian Army before medical discharge in 1997 after a motorbike accident.

"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."

"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."

In 2015, Pete required a lower leg amputation and it was at that point Bravery Trust was able to provide vital assistance.

"Having Bravery Trust there is 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."

During recovery, Pete found wheelchair basketball, and then wheelchair rugby league. He has represented Australia at two Invictus Games, winning gold in Sydney, and has will represented Australia at the Rugby league World Cup in England. We at Bravery Trust, find great enjoyment watching veterans like Pete achieve at the highest level.



We know financial wellness and mental health are intrinsically linked.

By removing any stigma associated with seeking help and discussing financial challenges early, we can reduce the likelihood and impact of financial hardship and better support those who have served this nation.

Supporting Those Who Serve

Bravery Trust values all of our supporters and relies on the generosity of partners, sponsors and the broader community to raise funds and awareness.

Here are ways you can support Bravery Trust.



Donate

Donate to support the immediate needs of those in crisis and the longer-term mentoring & education programs provided by Bravery Trust.



Join our events

Challenge yourself!

Go the distance for Aussie veterans. Join Bravery Trek in 2025.



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 for help maximising your support!

Anzac Day Eve AFL

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 2024, our CEO Garth Callender had the honour of lighting a cauldron at the pre-match ceremony, using Eternal Flame from the Shrine of Remembrance. He also shared his story of service, courage and adversity with the Richmond players and the President's Function.



Bravery Trek

Bravery Trek is a virtual distance challenge. Anyone can participate as a way of showing pride and gratitude for those who serve our country

The 2024 challenge was to choose a distance of 10km or ultra marathon 50km each week for 5 weeks, themed around the 5 Domains of Defence: Navy, Army, Air Force, Space and Cyber.

2024 also saw some added some opportunities to Trek in person in Melbourne, Ipswich and Canberra as part of Veterans' Health Week.

Bravery Trek celebrates the service of Australian veterans, specifically those who serve and have served during contemporary wars - and raises vital funds to provide financial support for veterans facing hardship. 60% of veterans who receive support from Bravery Trust are aged 50 years or younger.

Bravery Trek proudly supported by:



Operation Pitch Black Friendship Run

130 military personnel from 10 different nations united in support of Bravery Trust, running an overnight relay in Darwin as part of Operation Pitch Black, jointly hosted by the Royal Australian Air Force.

Special guests included:

The Hon Richard Marles MP, Deputy Prime Minister and Minister for Defence
AIRMSHL Stephen Chappell DSC CSC AOM, Chief of Air Force
His Honour Prof the Hon Hugh Heggie AO PSM, Administrator of the Northern Territory
The Hon Matt Keogh MP, Minister for Veterans' Affairs and Defence Personnel
Luke Gosling MP, Special Envoy for Defence and Veterans' Affairs
AVM Glen Braz AM CSC DSM, Air Commander Australia

“Veterans do face challenges in the community, but veterans are also fantastic in the contributions that they make to community organisations, of course to the private sector and Bravery Trust is just a wonderful organisation supporting them”

The Hon Richard Marles MP



“I am very proud of our aviators for all the things they do every day, but I love the fact they also in their extra time generating care and compassion for each other, for all our members and the veteran community .”

AIRMSHL Stephen Chappell

Anzac Biscuit Morning Tea

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.

Individuals and workplaces across the nation hosted #AnzacBiscuitMorningTea events, nurturing the nations pride for our military personnel while raising funds to support the work of Bravery Trust. Those who couldn't get together in person held Facebook Fundraisers.

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

**Grab some
Anzac biscuits
Make a cuppa
Have a chat!**



Let's talk about the 'F' word!

FINANCES

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!

Emily's story

Growing up, Emily wasn't exposed to the foundations of financial literacy or budgeting skills. She studied hard, achieved a degree and worked full time before joining the Australian Defence Force, however, despite her flourishing career, she struggled to get ahead financially.

Loans and expenses continued to accumulate, and Emily was not in a secure financial situation, despite her full-time role in service. The more she earned, the more she was spending.

"I thought I was doing okay, because my income was good. I never took a proper look at where it was going, I didn't see how it was snowballing".

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. Working with a Bravery Trust Financial Counsellor, Emily was able to establish a workable money plan that has given Emily immediate relief to the anxiety and stress she was living with.

"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."

"It was just so nice to speak to someone who knew exactly what she was talking about, who didn't judge me. Now I've got financial support on my home front, and I'm in a better position to make my retirement more secure".

Emily says she now makes it a focus to start conversations with other service members about their financial situations and break down the taboo of discussing income.

"After receiving support from Bravery Trust, I can see a light at the end of the tunnel."



Our Future

This year has seen the success of our model and a subtle yet important shift in branding Bravery Trust as an organisation delivering professional financial support services dedicated to the well-being of veterans. Our model's success is a testament to the efforts and innovative approaches we have embraced over the past 12 years.

In 2024, we have seen an increase in demand for our services, with around 200 new requests each month. We continue to focus on direct assistance and longer-term financial counselling, and our triage service ensures that all veterans, both current and ex-serving, get connected to the right support.

We owe our success to the unwavering dedication and hard work of everyone involved—from our internal team members, our Board and committees, to our referral and delivery partners, each playing a crucial role. The collaboration between these diverse groups has been the cornerstone of our achievements. Moving forward, this spirit of teamwork and partnership will remain key to our continued success.

This year, I have had the privilege to shift from a non-executive role on the Board to the Chief Executive position. I have relished this unique opportunity to play a part in defining our ongoing strategy and now delivering on this strategy. I am delighted to lead such a dedicated team who work tirelessly to ensure that every veteran and their family get the help they need, whether it's immediate financial assistance, financial education, comprehensive financial counselling, or connecting them with other vital services.

Looking ahead to 2025, we are excited to continue this important work. Our commitment to serving those who have served our nation remains as strong as ever. Thank you again for your continued support and dedication to our mission. Together, we are making lasting impact.

Garth Callender
MBA, GAICD
 Chief Executive Officer of Bravery Trust

