

Blesma

Bulletin Members' Newsletter Summer 2018

Give your finances
a free health check
Discover Forces MoneyPlan **p30**

The Association is
stronger than ever
The Annual Report in short **p04**



**Find your new
favourite thing**

There's a Blesma activity to suit every age, interest and injury. Time to start making memories! (p20)

Inside: Meet the all-new Outreach Officers

Blesma magazine will mark the centenary of the end of WWI with a commemorative issue



Out in September

Blesma Bulletin Summer 2018



The highly successful Members' Weekend 2018 took place in early June, blessed by good weather, and we are already planning for the 2019 Weekend. We'll get the details to you in the Autumn Bulletin. We held the AGM during that Weekend, so it was a full couple of days.

The Trustees also used the opportunity to hold a quarterly Board meeting. They confirmed the preferred course of action for the future of the office at Chadwell Heath and this was aired at the AGM. Members also discussed the matter with me through the course of the Weekend. We will now seek to purchase a fit-for-purpose alternative site for the office in the Chadwell Heath to Chelmsford corridor, and then dispose of the current site.

Another development is the roll out of the Outreach Officer Pilot Programme. The nine officers across the regions and an administrator at Chadwell Heath have all been recruited and are currently finding their way around the membership. The aim is for them to energise Blesma activity

and engagement at a local level, countering isolation, drawing upon community resources and reinforcing Blesma fellowship. We have already been promoting Member-led initiatives to have more activities around the regions and Members tell us they appreciate this. On the subject of the Activities Programme, a number of Members sign up for an activity only to drop out at the last minute; we are looking hard into why this should be so and how we can support the membership to reduce this difficulty.

Hatice Muratt, Head of Finance, has retired after giving Blesma outstanding service for more than 20 years and we send her best wishes for the future. Meanwhile, we welcome her successor, Boston Mwense.

To end, I return to the Annual General Meeting and the Report made by the Trustees. A summary is included over the next few pages. The full Report is on our website (www.blesma.org) and if you wish to have your own hard copy, please contact Sue Stokes at Chadwell Heath and she will send you one. Enjoy the remaining Summer.

Barry Le Grys, Chief Executive



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Annual Report 2017: A summary

In accordance with the Blesma Strategic Plan, the charity's Lines of Operation, Priorities and Outputs are explained as follows:

Security

Our nine Area Support Officers and the body of volunteer Welfare Representatives provide Blesma's comprehensive "Welfare Service" and are the main source of information regarding how our Members fared during the year.

Their work is supplemented by a further Support Officer, Blesma's Support Officer (Prosthetics) who works closely with the NHS – at the working level with the Limb Service to resolve individual Members' prosthetic issues, and at the strategic level in contributing to policy development for provision of prosthetics and mobility aids to amputees and those suffering loss of use of limb. The BSOs work closely with Veterans UK to resolve War Pension and Armed Forces Compensation Scheme issues for individual Members, and with the Defence Recovery Capability where they visit new Members in Queen Elizabeth Hospital Birmingham and visit Members undergoing rehab and/or transition to civilian life. We also hold a Blesma 'clinic' at the Defence Medical Rehabilitation Centre, Headley Court. Director of Membership Services working

closely with the Chief Executive decides how grants to promote independence and wellbeing are distributed and to whom, following guidance from Trustees and long-standing practice.

In 2017, Membership Services:
– **Made 1,481 home visits and 310 other visits**
– **Made 1,194 individual grants to 771 recipients**

In 2017, we continued to observe and monitor developments in prosthetic provision to Members across the UK. By working at an individual level, advocating for Members who require support locally as well as campaigning for changes nationally, improvements have been made. For those with Service attributable amputations, the Veterans Prosthetics Panel continues to provide an excellent process for funding components in England. Eligible Members in the devolved administrations have similar access to prosthetics via slightly differing mechanisms.

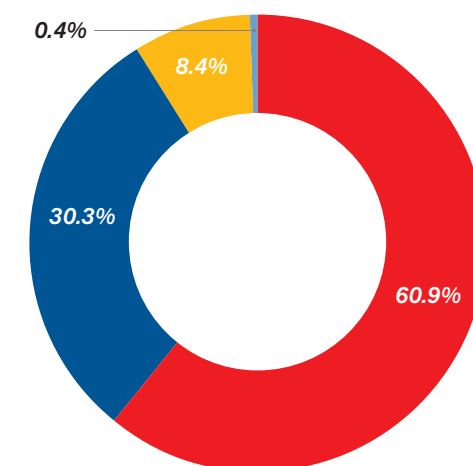
Significantly, Blesma has been instrumental in the development of the Complex Prosthetics Clinic at Headley Court, for veterans who may be referred back to the Defence Medical Rehabilitation Centre (DMRC) Headley Court from the NHS for the management of complex prosthetic issues. It has also been instrumental in the

Veterans Trauma Network in England, which provides access to a regional network of 10 NHS Veteran Trauma Centres. Here, NHS and military trauma experts provide targeted clinical plans to patients who have struggled in the existing system, particularly those with complex injuries suffered in blasts from IEDs which require multiple operations and expert care, after they have left Service. This support can be life changing for Members who are eligible for this treatment pathway.

Our research titled *Caring and Coping: The Family Perspective on Living with Limb Loss* will be complete in 2018. This has been undertaken by Anglia Ruskin University supported by the Forces In Mind Trust and The National Lottery. Data has been collected from a segment of the membership and a valuable Living with Limb Loss Support Model is maturing from the analysis. [The report was launched at *Members' Weekend 2018*.]

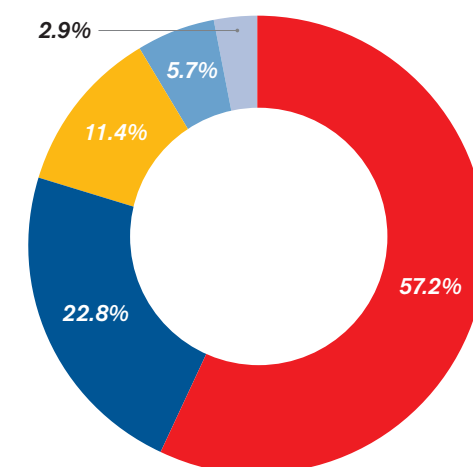
Following the closure of The Elizabeth Frankland Moore Home, Blesma has shifted focus towards providing more support to elderly and infirm Members in their own homes to enable them to retain their independence for as long as possible. This support is bespoke to individual Members' needs, and in the last 12 months has included disability and mobility aids such

INCOME



Legacy	60.9%
Donations	30.3%
Investments	8.4%
Other	0.4%

STAFF, ATTRIBUTABLE AND GOVERNANCE COSTS (apportionment)



Membership Services	57.2%
Fundraising	22.8%
Awareness and Representation	11.4%
National Volunteer Office	5.7%
Accommodation and Care	2.9%

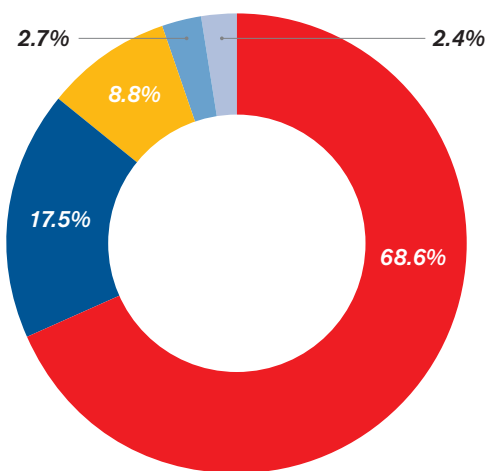
as life-lines, stair lifts, bathroom adaptations, wheelchairs, Electrically Powered Vehicles and ramps. We have also supported Members who have needed respite or residential care. The enduring pressure on Health and Social Care budgets continues to threaten service provision both quantitatively and qualitatively. We keep a close watch on where gaps in support leave our Members vulnerable and we will continue to step in to meet their needs whilst always holding the State to account where appropriate.

Identity

The Activities Programme is a long-established part of the offer to Members, forming a strong component of the Association's aim to promote confidence and self-belief; a vital rehabilitation component. Activities cater for all types, are often challenging, many are ambitious and all aim to be enjoyable. They provide opportunities not only for physical and mental activity but, most importantly, for social interaction, with a camaraderie that is a hallmark of any Blesma event.

In 2017, the activities on offer continued to be wide-ranging; from events such as parachuting and a wilderness expedition to The Rockies, to less energetic pursuits such as adaptive shooting and painting, with a raft of challenging and innovative activities in between, all arranged within a social framework. Responding to research undertaken in recent years by St Mary's University, London and Anglia Ruskin University, the Activities Programme was also widened to include more family-centred

“7 pence of every pound of income generated in 2017 will be spent to raise funds for our Members in 2018”

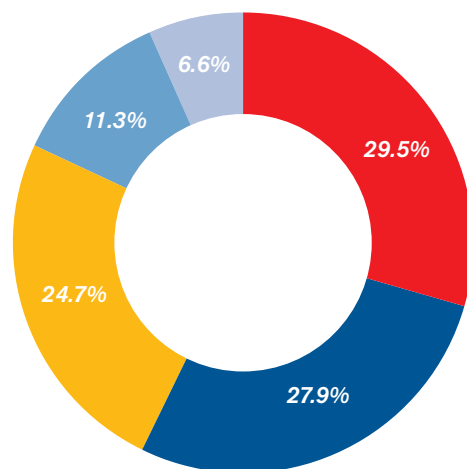


EXPENDITURE

Membership Services	68.6%
Fundraising	17.5%
Awareness and Representation	8.8%
National Volunteer Office	2.7%
Investment Management Fees	2.4%

MEMBERSHIP SERVICES EXPENDITURE

Activities	29.5%
Advice and Support	27.9%
Grants and Assistance	24.7%
Overheads	11.3%
Engagement and Other	6.6%



events such as glamping, family activities and couples weekends. All events are subject to survey feedback from participants and this acts as valuable information for the ongoing improvement of the Activities Programme. The original research from St Mary’s University showed that “Members experienced a feeling of accomplishment, enhanced subjective well-being, and a sense of belongingness following the event” and in 2017 this certainly continued to be the case.

Last year, Blesma delivered 50 activities of 23 types, totalling 1,843 days of activities for 359 participants, 57 of whom were new to the programme. Since its inception, Blesma has been an association that is defined by a fellowship of shared experience where Members have supported and mentored one another.

Within Blesma activities, this interaction between Members is tangible, and 22 of the 50 events are member led.

Some highlights of the Activities Programme included:

- Annual Winter Sports combined with a ski bike alpine event in which five adapted snow sports disciplines were included to give Members maximum access to the slopes
- A partnership with Camps International in Borneo that allowed two Members to complete a four-week long philanthropic experience along with groups of school age children to help improve local communities in the rainforest
- Partnering with the On Course Foundation to deliver our first official combined golf event

- Morocco Mountain Biking Mentorship during which four advanced Blesma mountain bikers mentored four new mountain bikers in the Atlas Mountains
- A successful Fitness and Lifestyle pilot course that saw nine Members begin to transform their lives through nutrition and exercise coaching

At the elite sporting level, 37 Members took part in the Invictus Games in Toronto, Canada, where they won 43 of the UK’s 87 medals. Elsewhere, six Blesma Members competed at World Championship level.

Moving forward, in 2018 Blesma will look to reinforce its Activities Programme, particularly at a local level with more Member-instigated events designed to increase appeal and uptake, whilst increased support from the Communications Team will also contribute in this regard.

Additionally, Blesma aims for activities to be more than one-off events for Members. Programmes will be designed and leaders will be encouraging Members to progress in their chosen activity in order to continue building confidence and self-belief. Activities provide a social hub where Members interact and expand personal horizons. In a sense, they replace the old Branch structure that did so much for earlier generations of Blesma.

Connectivity

Being connected is the foundation of the Association’s proposition to its Members. It is why Blesma exists. Representing the needs and aspirations of our Members

is fundamental to Blesma’s work and goes back to the dark days of neglect following the First World War – when some 44,000 amputees struggled to live in “a land fit for heroes”. It was then that Blesma’s tradition of advocacy was born and that work continues whenever it is needed.

Recent conflict has seen the need for modern advocacy which has led to better compensation, better after care for the injured, and better prosthetic support for amputees. Expertise is growing within the NHS in prosthetic limb and socket technology due, in large part, to the number of amputee veterans being treated by the NHS. This has taken time to develop and will continue to grow.

2017 saw the Murrison initiative maintain its momentum within NHS England, and its Veterans Prosthetics Panel, which includes Blesma, has been most effective, displaying much flexibility. Some 337 veterans’ prescriptions were upgraded by the panel in 2017, at a cost of £1.46 million. A number of upgrades were received by veterans aged over 60, the eldest being 89; a positive message for veterans of all conflicts.

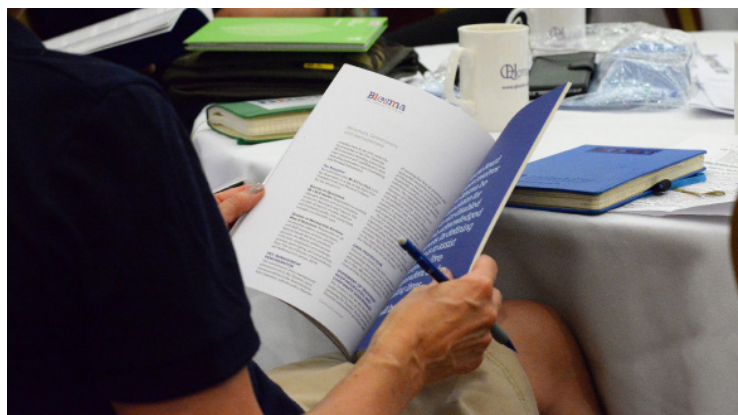
Blesma worked with NHS England as a member of the Prosthetic Sub Group to the Clinical Reference Group for Complex Disability Equipment on a project to persuade the NHS to provide a microprocessor controlled prosthetic knee for lower limb amputees. This policy was finally introduced in December 2016, and some 12 months after implementation it is showing strong indication that it is fulfilling its aim to give people the best mobility and function

possible. The consequent long-term health and quality of life benefits for those who meet the clinical criteria, including Associate Members of Blesma, are beginning to be seen. BSO (Prosthetics) represents Blesma on the steering group of NHS (England's) Prosthetic Service Review which is looking at the current service and asking if it is fit for purpose, with a view to ensuring that patients' needs are met going forward.

We are also involved in a collaborative project supporting Health Education England in delivering a series of half-day and full-day training sessions for GPs across England. The package not only provides an excellent learning opportunity for the GPs about health needs for veterans, but it also introduces them to some of the many Service organisations that can help.

Since 2015, the Blesma Community Programme has given Members the opportunity to train as motivational speakers and workshop facilitators. They tell their stories of trauma and recovery to youths, and facilitate workshops on the themes of resilience and overcoming challenges. The aim is to inspire children and young people, especially those with additional needs or those who are at risk of exclusion from school.

The programme has built upon its successes year on year: in 2015/16, 15 Blesma Members were trained, and delivered their inspirational stories to 2,870 children and young people. In 2016/17, the programme trained a further 14 Blesma Members who presented and facilitated a total



of 99 workshops that reached 8,541 children and young people in 78 schools. In 2018, the Blesma Community Programme plans to expand further, not only to train more limbless veterans and reach more young people, but also to help veterans who have trained on the programme to develop new workshop facilitating skills.

Over the next 12 months, the Blesma Community Programme will train 17 new participants and will also provide additional training for 25 previous participants, to refresh their delivery skills and develop workshop facilitator skills that will encourage them to remain engaged with the programme.

Amongst our wider target audience – the 6.1 million members of the ex-Service community – the Blesma brand is becoming increasingly recognisable and understood. On a national level, this awareness of what Blesma does and stands for continues to result in requests for our contribution by influential media outlets, government committees and boards.

Blesma Magazine with more than 35,000 readers along with the continually evolving Blesma

website with its 127,000 annual visitors, remains central to the communications and fundraising effort. Web traffic has increased by 20 per cent in the past 12 months alone, with the audience increasingly accessing the website (www.blesma.org) through tablet and smartphone versions.

In line with national trends, the importance of social media has grown significantly both within the Association and amongst its supporters. In 2017, Blesma's Facebook reached 8.8 million readers, with more than one million people a month seeing its posts. For a growing number of Members, Facebook is their communications medium of choice. Indeed, a small number of Members in difficulty were picked up and supported as a result of Facebook interaction amongst our 27,000 followers.

Our Twitter account has 16,500 followers, reaching more than 2.7 million people, an increase of 21 per cent on the previous year, and our presence on Instagram and LinkedIn is growing, too. The ability to tell Members' stories through appropriate channels continues to enhance Blesma's

ability to assist its people to lead independent and fulfilling lives.

Resourcing

Investment in fundraising again decreased and was 17.5 per cent of all expenditure in 2017, whilst donations were 30 per cent of all income. If legacy income is included, 91 per cent of all income came through fundraising.

Blesma fundraising performed significantly well against an increasingly difficult fundraising landscape for Armed Forces charities post Afghanistan and a sceptical public following adverse publicity of unethical fundraising methods. Blesma gathered 3,157 new supporters in the year, the majority through in-house led Direct Mail campaigns.

Exemplary fundraising standards remained a constant in all Blesma's activity and although there is still more to come in 2018 from the new Fundraising Regulator and from the General Data Protection Regulation, Blesma is confident, but not complacent, in its approach. Blesma paid its Levy to the Fundraising Regulator and is ensuring the Regulator's guidelines on personal information and fundraising (consent, purpose and transparency) are adhered to.

Blesma does not employ agencies to raise funds from the public in the name of Blesma. Our own fundraising activities are monitored closely. Our fundraising ethics and promise, complaints policy and privacy policy are published. Our policy toward vulnerable people is adhered to in our fundraising activities. There were no formal complaints relating to fundraising in 2017.

Blesma 2017 in numbers

1791
visits by Blesma
Support Officers

418
active issues at any one time

1194
grants paid

337
prosthetic interventions

1843
Member activity days
provided to **359** participants

107
new Members

Apply for a place on the Community Programme



We're thrilled to announce that we are now recruiting for the next Blesma Community Programme! We are looking for individuals who are overcoming adversity or injury and who would like to share their story with the wider community through public speaking and delivering workshops. The aim for the Blesma Community Programme is to reach 30,000 students by the end of 2019.

When is it?

You will need to be available for a week, from Monday 17 to Friday 21 December 2018.

What is the BCP?

The Blesma Community Programme is a five-day training programme in London where you will:

- Receive one-on-one coaching and group-based training run by the theatre industry's leading experts in public speaking

- Learn to deliver your personal story of how you have overcome adversity
- Practise telling your story on a West End stage
- Help make a real difference to the lives of others through sharing your story and inspiring young people to overcome adversity
- Following your training, you will have the opportunity to deliver your story alongside a professional workshop facilitator in secondary



schools and community centres across the UK. No previous experience of public speaking is required – All travel and accommodation associated with the Blesma Community Programme will be paid for

What will I get out of it?

The Blesma Community Programme is an opportunity for you to gain:

- Public speaking skills
- Improved communication skills
- Skills to deliver workshops to young people based on your individual story
- Paid employment
- Confidence-building techniques
- Develop career horizons and improve job prospects
- Photographs will be taken of your progress and the pictures you like you can keep and use as part of your future portfolio

How to apply

If this opportunity sounds like something that you would be interested in, then please send us an email with a short message describing why you would like a place on the course by 31 July 2018.

Phone **07469 859522**

Phone **020 3051 9854**

Email bcp@blesma.org

www.blesma.org/communityprogramme

The Coroners' Courts Support Service

The Coroners' Courts Support Service offers practical and emotional support to families and witnesses attending a coroner's inquest. There are currently 324 trained volunteers, with a further 74 in training, who are offering support in 39 coronial areas throughout England.

The charity has recently announced the launch of a helpline which will give many more people access to emotional support and practical help at a much earlier stage of the inquest process. Support via the helpline can be offered to anyone in England and Wales who has questions or concerns around the inquest process.

There is a team of experienced volunteers who continue to support people at court and who have received a further two days of training specifically to help them support callers to the helpline.

The helpline will not replace the support offered by volunteers at court. However, it has provided an opportunity to support families and witnesses, and to signpost them to appropriate agencies at a much earlier stage of the inquest process. The charity believes this will help people feel much calmer and more knowledgeable about the inquest process by the time they attend.

Helpline volunteers can support people in getting access to the person they need to speak to, answer any general questions about the inquest process and help them with their emotional needs. When appropriate, they may be able to arrange pre-inquest visits to the court and, depending on location, may even be able to provide volunteer support on the day of the inquest, even when there isn't a volunteer team in that court.

The helpline is open from Monday to Friday from 09.00 to 19.00, as well as on Saturdays from 09.00 to 14.00

Phone: **0300 111 2141**

Email: helpline@ccss.org.uk

The Disabled Veterans Scholarships Fund: The Open University

Our ambition is to harness the potential of the UK's veterans by supporting the educational development of the one in five veterans who are discharged due to disabilities. Disability amongst veterans is higher than amongst the non-veteran population – it is estimated that 24 per cent of veterans will suffer an illness or disability that limits their physical activity, compared to just 13% of the non-veteran population. Unlike members of the public who make plans for retirement, their unexpected discharge from service life is also likely to mean that these individuals are less prepared for a new life outside of the military.

The Disabled Veterans' Scholarships Fund provides free education to all disabled veterans who have been injured in or due to service, along with a wraparound disability support and careers advisory service.

Launched initially with a target of £2.6 million, the fund will be open to anyone from the most inexperienced of learners who are seeking to study an access module, through to seasoned students who are hoping to complete undergraduate degrees.

ELIGIBILITY CRITERIA:

Eligible applicants resident in England, Wales, Northern Ireland and Scotland may apply for a bursary of £3,000 for each 60 credits of OU study, up to a maximum value of £18,000 for up to 360 credits (for a full undergraduate degree).

Applicants have to provide proof of disability, sustained in or due to service life. All applicants must also show that they intend to study towards an OU undergraduate or postgraduate qualification.

Applicants must intend to study at a minimum of 25 per cent intensity (at least 30 credits per academic year).

For more information, please contact Clare Davenport-Johnson on 01908 654 739 or email clare.davenport-johnson@open.ac.uk. Alternatively, please speak to your BSO

Benefit from the Free Will writing service



Blesma is now a member of the National Free Wills Network which gives Members access to a free Will writing service.

The new partnership will allow individuals and couples who are part of the Blesma family to have their Will(s) written or amended free of charge, using qualified solicitors who are local to them.

Your Will is a very important way of making sure that the people and causes you care about are looked after once you are gone.

The free service applies to the writing of 'Simple Wills', in other words, Wills that do not deal with complex issues. The offer also includes 'Mirror Wills' for couples.

Please see the leaflet included in this issue of the Bulletin for further information or to apply for the service.

To speak to someone at Blesma about the scheme, please contact Lisa Povey on 020 8548 7085 or fundraisingadmin@blesma.org

Brooksby Melton College distance learning opportunity for Members

Brooksby Melton College has kindly offered to facilitate the completion of distance learning courses for Blesma Members and staff. The college is also happy for applications from all across the UK and not just from the Midlands area, where the college is based.

Full details of the courses on offer can be found at www.brooksbymelton.ac.uk/course-types/professional-studies-distance-learning

Once signed up, you have six months to complete your chosen course, apart from the Health & Social Care level 2 which you get nine months for. If you don't complete the course within this time you will have to pay a £70 fee to the college as they won't get their funding from the government.

Anyone can take these courses as long as they are over 19 years of age and have lived in the UK for more than three years. If you have a degree in a specific subject you can use these towards your Continued Professional Development (a certification service that accredits certain courses and training) or you can simply complete a course for fun!

To enrol, all you need to do is download and complete forms Part A and Part B that are available through the college website (link above), sign and return a hard copy to the college. The course material will then be posted out to you.

If you have any questions, please get in touch with BSO Midlands Sam Wileman on email at bsomid@blesma.org, or Outreach Officer Midlands Vanessa Lucas on outreachmid@blesma.org

Staff changes and farewell to Frank

After more than 21 years' service to Blesma, Frank Garside is retiring from his position as Blesma's National Volunteer Officer.

During the gala dinner at the Members' Weekend in June, Frank's passion for, and dedication to, the Association and its Membership were recognised when he was presented with a plaque of the Armorial Bearings and granted Honorary Membership to the Association. Frank is not hanging up his Blesma boots entirely as he has signed up to be a volunteer. Happy retirement Frank!

Meanwhile, Bill Gillett, Blesma Support Officer for the South East region, will be retiring from his position in September. Bill has been with Blesma for 15 years and during that time has had a huge impact on the lives of Members and Widows in his area. The Association is currently recruiting for his successor.

In June, the Head of Finance, Hatice Muratt, also retired from her position after more than 20 years' service at Blesma. Her successor, Boston Mwense, joined the Association in May and brings with him more than 20 years of finance experience in the commercial, charity and non-profit sector.



Frank Garside has retired after more than 21 years with the Association

A grand gesture from the Freemasons of Colcestria

Members of Colcestria Lodge No 7123 held their annual Ladies' Festival Gala Dinner at the St Giles Masonic Centre in Colchester in December 2017 in aid of Blesma. Proceeds from the night, totalling £1,100 were donated to the Association at the request of the Worshipful Master, Worshipful Brother Brian Chenier.

As well as being employed by Blesma as BSO (Prosthetics), Brian has a family connection with the Association. His late father, David, was an Associate Member and his mother, Margaret continues the family connection as a Blesma Widow.

"As Master of my Lodge I was able to nominate a charity to benefit

from the Ladies' festival. Choosing Blesma was an immediate and obvious choice," said Brian. "The support my parents have received over the years has been superb and my Dad was very proud to be part of Blesma."

Through his work as BSO (Prosthetics) Brian understands the difference this donation will make. "Through my work and connection with Blesma I was able to really impress upon my fellow Masons the importance of making such a donation. As Masons we do not go out and collect money from others, we give what we can out of our own pockets. I was very pleased with the generosity of those who attended the Ladies' Festival, many of whom weren't Masons."

Brian arranged for the master of ceremonies from the night, Worshipful Brother Paul Humphries, to present the cheque to him during a recent Lodge meeting. "It was a pleasure to have been part of such a wonderful night of celebration and to be able to present the cheque," Worshipful Brother Paul, himself a veteran having served in HM Royal Marines, said. "The work Blesma does really strikes a chord with me as both a military veteran and as a Mason."

The cheque was subsequently handed over to Blesma Chief Executive, Barry Le Grys who assured Brian that it was thankfully received and will be faithfully applied.



Brian Chenier (left) accepts a cheque from Worshipful Brother Paul Humphries (far left) and passes it to Barry Le Grys (above)

Good with a computer? The West needs you!

Blesma, in partnership with Digital Communities Wales, is looking for Members or volunteers to become new Blesma Digital West Volunteers. The role will include attending events, making telephone calls and carrying out home visits to digitally excluded Members throughout the West.

The volunteer companions will be given training (and potentially some equipment if required) to enable them to advise, coach and develop digitally excluded Members. Volunteers can be any age or have any disability, as long as they feel comfortable using a computer or mobile phone – or are willing to learn! Those who do become Digital Volunteers will make a huge difference to Members across the West, potentially changing many lives for the better.

The initiative is a pilot and has been designed to be a low-level, flexible and non-prescriptive approach to providing some digital companionship to our membership in the West.

Those interested should contact either Tom Hall BSO (West) at bsowest@blesma.org or on 07780 165085 or Jason Suller (Outreach Officer) at outreachw@blesma.org or on 07741 744141

NEWS BRIEFS

THE GARDENING GRANT BLOSSOMS

The annual Gardening Grant is set to increase to £300 to take into account rising costs. Grant application forms will be inserted into the Autumn Bulletin along with information on how to apply. If you are interested in a grant before then, please speak to your BSO.



includes small pictures of Philip before and after his double amputation.

MEMBERSHIP FEES

Blesma is a membership association and as such, new Members are required to pay a fee on joining. The cost is £2 for life membership or £1 on joining and then £1 per annum. Payment can be made by debit card by contacting Elaine in Membership Services on 020 8548 7093 or at memberadmin@blesma.org or, if preferred, by cheque or postal order made payable to 'Blesma'. We are looking into the feasibility of making online payments, and will provide a further update in due course.

Please note that Members who have previously paid subscriptions do not need to make any further payments.

PHIL BAILEY PAINTING

Linda Tully is a regular reader of *Blesma Magazine*, and was so inspired by an article on Philip Bailey that she painted his portrait in oils and entered it into the National Portrait Gallery's annual portrait competition. The portrait even

GHOST WRITER OPPORTUNITY

Ghost writer John Crane was inspired by a radio interview with a mother whose son had lost limbs in Afghanistan.

The author has now started a book *Looking After Josh* and would like to speak to veterans who have been injured in IED and bomb blasts to get a real perspective of being caught in an explosion, and to find out about adjusting to injury.

John sees the relationship as more of a partnership than simply taking part in a couple of interviews, with co-authors sharing in the royalties. He is also hoping the book will raise money for Blesma.

If you are interested in finding out more or would like to get involved with the project, please email John directly at jc279@outlook.com

Have you heard of Listening Books?

Listening Books is a UK charity that provides a fantastic selection of high-quality audiobooks to some 50,000 people across the UK who find it difficult or impossible to read due to an illness, disability, learning or mental health difficulty (including sight and/or hand disabilities). The charity helps a wide range of organisations and individuals, by providing audiobooks in three easily accessible formats; they are available through the post on MP3 or CD, or can be downloaded and streamed online. Members can choose from a range of options to find the service that suits their needs.

All the titles are sourced from the best publishers or recorded in-house in their own digital studios by professionally qualified sound engineers. There is a membership fee of between £20-£35 (depending on your circumstances), but if that would be a struggle for you, please get in touch with your BSO.

Find out more at www.listening-books.org.uk

To alleviate arthritis try Topsy Raisins

Method:

- Put golden raisins into a jar (about two-thirds full)
- Fill the jar with gin
- Leave for seven to 10 days for the gin to soak into the raisins
- Have 6-8 raisins (not the gin!) on your cereal every day
- Once you start on one jar, prepare the next so it's ready when required.
- **That's all there is to it.**

In case you were wondering, there is a science behind it. Juniper has been used

as an anti-inflammatory since time immemorial. You can't buy juniper pills from chemists or health food shops. There is juniper in gin but we can't absorb it in that form. However, the raisins soak up the juniper and we can absorb it from there.

If you are still sceptical, Google 'Gin and Raisins' for more information and testimonies. Please note that it doesn't work for every form of arthritis.

Hilary Joan Arnold

NEWS BRIEFS

MEMBERS' WEEKEND 2019

Next year's Members' Weekend will be held from 08-10 June at the Crowne Plaza, Heythrop Park, OX7 5UF. Details of how to book your place will appear in the next issue of the Bulletin.



ACCESSIBLE HOLIDAYS

There are a number of websites offering specialist guidance when it comes to booking holidays that take into account an individual's needs.

Disabled Holidays (www.disabledholidays.com) covers holidays in the UK and overseas, as well as cruises, and includes flights, adapted transfers, equipment hire and more. Meanwhile, Revitalise (www.revitalise.org.uk) is a national charity that provides respite care in a holiday setting for disabled people and their carers. Revitalise has three holiday centres in Chigwell (Essex), Southampton and Southport.

Members are hooked at fishing competition

Saturday 12 May marked the welcome return of the annual West Midlands fishing match. This year saw Members come from across the country take part in a weekend of fishing at Woodside Fishery in the scenic Shropshire Hills. The event was a great mix of fishing and socialising, along with a bit of 'friendly' competition!

Dave Watson was crowned top angler for the second year in a row, ending the day with more than 37lb of fish. A huge well done to all the anglers who took part in this year's event and a special mention to Brian Wareham, who attended his first activity with Blesma!

"My experience of the Midlands Fishing competition, was one of absolute pleasure," said

Brian. "A member since 1966, this was my first time at a Blesma event. To be amongst a group of lads who have challenges, as I have, and even more so in the case Dave Watson, our competition organiser and winner, was immensely uplifting not to mention inspiring. The support team that underpinned the competition at Woodside Fisheries were exceptional, and I am now putting the current reigning champion on notice that I am after his crown next year!"

The competition organisers are already looking forward to going back again next year and have plans to make next year's event bigger and better!

To register your interest in taking part, email Emily at Chadwell Heath on meo@blesma.org



Dave Lewan had a successful day



Brian Wareham taking things (not too!) seriously

Blesma Week 2018 is a huge success yet again

We rode, we strode, and we rowed our way through Blesma Week 2018. Now in its fifth year, Blesma Week ran from 28 May to 03 June and saw Members and supporters doing amazing things to raise money and awareness for the Association.

On your bike!

Another successful Blesma 100 saw 138 riders each cover 100 miles through the Vale of York. Organised by Blesma Member and Ambassador Jonathan Bell, the ride raised money for Blesma and Cancer Research UK. With the amazing support of the Green Howards the event was sure to be a success! So far, riders have raised well over £10,000 for Blesma.

The Blesma 100 was not the only 100-mile cycle event during the week. Members Nerys Pearce, Luke Delahunty and David Sandles joined fellow cyclists in Doncaster, to take on the Sportive HQ Flat N Fast 100.

“It was a challenging ride, and it was pretty wet to start with, too,” said Luke. “Nerys did amazingly well as seen as the furthest she had ever cycled previously was 45 miles!”

Time for the staff to walk the walk

The staff at Blesma are good at working together to achieve a common goal. With that in mind,

and with the launch of Blesma Week’s 100for100 Challenge, what better reason for the staff to set their own challenge.

The 100for100 Challenge tasks you to complete 100 of something – you choose what; it could be running 100 miles, selling 100 cupcakes or being silent for 100 minutes. The Blesma staff team chose to cover 100 miles during Blesma Week. Staff members ran, walked, cycled and swam

all around the country. Special mention should go to BSO for the West region Tom Hall (below) who even climbed Snowdon to rack up the miles! The team’s grand total from the week came to more than 230 miles – so they smashed their target!

The 100for100 Challenge will be running for the rest of the year, so if you want to get involved just visit www.blesma.org/100for100



Tom Hall, BSO for the West, on his way up Snowdon



The team from Cycle 100 got Blesma Week off to a fine start once again



Focused, committed... and always happy to pose for the camera!



Found them! The Hunted duo hit the Tube

Blesma bucketeers come out in force

Many Members joined the TfL collections at Canary Wharf and King’s Cross tube stations. Together with some hard-working volunteers, they raised £8,618.75.

Ruby & Andy take on 20km canal walk

Warminster School student Ruby Hines rounded off Blesma Week by taking on a 20km sponsored walk along Basingstoke Canal with Blesma Member Andy Grant.

The 13 year old chose to raise money for Blesma as part of her

“NERYS DID WELL AS SEEN AS THE FURTHEST SHE HAD CYCLED PREVIOUSLY WAS 45 MILES!”

Foundation Project Qualification, which encourages students to complete a project which goes towards their GCSEs.

Ruby raised an incredible £1,055 for Blesma, smashing her initial £500 target in just a single week!

Burpees for Blesma

From Monday to Friday during Blesma Week, sailors on board HMS Dragon were subject to a tough ‘Burpees for Blesma’ challenge, organised by Leading Physical Trainer James Johnson.

For £1, anyone on board the ship could buy a ticket of 10 burpees and nominate someone else to complete them. The challenge proved popular among the crew and raised nearly £250!

Thank you to everyone for your support, enthusiasm and efforts to make Blesma Week 2018 an unrivalled success.

Busting the myths of Blesma Activities

The Activities Team always welcomes feedback on the Activities Programme. Constructive comments have suggested it may be helpful to explain what goes on behind the scenes. The hope is that this will reduce drop-out rates and increase the number of Members applying.

MYTH 1
"I apply for activities, but I am never selected"

The activities selection process is done on a needs basis. Those who will benefit the most from attending an activity will be given priority. This is done on the recommendation of their BSO.

Those Members who have not attended any activities before, or who have not attended that particular type of activity before are considered next. Once the initial list is selected, all other applicants go on the reserve list. Should someone drop out, the same process is applied to select someone from the reserve list.

MYTH 2
"I am always on the reserve list"

Being on the reserve list does not automatically mean you will not get to attend the activity. In 2017, **54 per cent** of people selected for an activity dropped out, meaning that almost half of attendees for all activities were selected from the reserve list. In 2017, **97 per**

cent of slots were filled despite the high drop-out rate. The remaining three per cent were mostly last-minute cancellations that were too late notice to fill (ie. the day before).

MYTH 3
"It's always the same faces on activities. Only certain Members are selected"

Currently, only **4.3 per cent** of Members apply for activities. If you are one of the **95.7 per cent** who hasn't been on an activity before, perhaps because you have concerns about how you will cope, or you don't know what to expect, please get in touch with either your BSO or the Activities Team directly on 020 8548 3519. They can advise on what might be suitable for you.



MYTH 4
"I can't afford to go on activities"

Blesma activities are free to all Members – the only expense is getting yourself to and from the initial meeting point. If funding your travel costs could be a problem, speak to your BSO.

MYTH 5
"We are not given enough notice if we are selected"

Currently, Members who are selected to take part in an activity are given three months' notice. If this notice period is increased, it is highly likely that the drop-out rate will also increase.

If you are selected from the reserve list, your notification will depend on when the person whose place you are taking dropped out. This is why we |

For more information email meo@blesma.org or call **020 8548 7094**

ask Members to contact the Activities Team as soon as they become aware that they will not be able to attend an activity. In doing so. That way, we have the best opportunity to offer the place to another Member.

MYTH 6
"Activities are never in my area"

We are really pushing for more local activities, and the new Outreach Officers will be instrumental in expanding this programme. But we are always happy to receive suggestions from Members who want to lead an activity. The facilities and location of a venue must be considered based on Members' needs (for things like wet rooms, accessibility and terrain), and so facilities are sometimes the priority over location.

MYTH 7
"Not enough activities are led by Members"

Out of around 50 activities run in 2017, 22 were led by Members.



We rely on Members volunteering to lead an activity, so if you are interested in doing that – please let us know! Do note that you will need to be qualified for some events.

MYTH 8
"I'm not deserving of activities"

We do not discriminate! Activities are there for all Members and Widows to enjoy.

CONCLUSION
 We hope these statistics and facts will help Members understand that they have a high chance of getting on an activity, especially if they haven't done one before. If you are concerned about things such as mobility or accessibility, you can put your mind at ease by giving the Activities Team a call on the number above to chat things through.

Key stats (data from 2017):
54 per cent of those selected for an activity drop out
56 per cent of those who dropped out were new to Blesma activities
97 per cent of activities were filled

Seniors' Week offers so much more than just great days out

SENIORS' WEEK
HAMPSHIRE, MAY 2018

Nine Members and two carers were joined by BSO South West Steve Fraser and BSO Midlands Sam Wileman) in May for Seniors' Week. Everyone took part in all the activities which ranged from archery and shooting, to scaling the Spinnaker Tower, discovering forgotten cultures at the Roman Villas in Fishbourne, taking a trip back in time to the Mary Rose in Portsmouth, and outings on the Wheeley Boat from Thorney Island and to the beautiful gardens of Uppark House.

Colin Stacey lost his partner in 2017 and has found loneliness a challenge ever since. Not only did he make new friends (who he plans to visit in the near future) but he also realised what he can achieve. Meanwhile, Dave Rowe got up on the dance floor on more than one occasion and Grace White was able to revisit the sea for the first time since she lost her husband.

Old friends were reunited and not a single day passed without everyone benefitting from the best medicine of all; laughter. Seniors' Week was an absolute joy and a real reminder of how kindness and compassion can make such a huge difference to people's lives. It was very impressive to see how new friends were able to support and encourage one another, as well as find common ground and learn new perspectives from one another.

Clive claims a world first as team hit new heights



A Blesma Member has become the first double above-knee amputee to walk over London's O2 venue. Clive Smith, along with a group of 26 other veterans and serving personnel from the Shrewsbury Armed Forces and Veterans Breakfast Club, walked over the top of the O2 with members of their families in July to raise money for Blesma.

The group, ranging in age from 9 to 81, made their way to the top, 52 metres above the ground, on Saturday 07 July, where one of the team played the Last Post on the bugle as a nod to those they were raising the money for.

"Clive is such an inspirational man and someone who proves that having a disability does not hold you back," said group member Emma Crideford. "I feel proud to be supporting Blesma knowing that the money we raise will be put towards helping change people's lives. If I could sum the day up in one word it would be 'exhilarating'."

There are Armed Forces and Veterans Breakfast Clubs across the country, giving veterans and serving personnel a local support network. The clubs help reduce isolation and offer a sense of belonging similar to that of the Armed Forces. The Shrewsbury Club had initially aimed to raise £5,000, but has now doubled that having raised more than £9,000 already!

It's time to climb

Head for heights:
Ibi Ali hones his
climbing skills



Climb 2 Recovery hosted a training session in the Peak District for four days in May. The training, which was led by Member Neil Heritage (whose attempt to climb the Matterhorn was featured in the Winter 2017 magazine) aims to get more Members into climbing. This is Member Ibi Ali's account of how it went...

It was certainly a great week's climbing with plenty of different challenges. I had to adapt my climbing technique and route selection to maximise the use of my legs and not rely too much on my left hand. I began using a silicone sleeve and my carbon fibre socket but quickly realised that I needed greater sensitivity in

my stump in order to create the friction required to use it in larger cracks and overhangs. This enabled my left, functioning, hand to use the safety equipment.

The instructors were fantastic in showing me how to tie knots using one hand and, with practice, I got better every day. On the second day, and for the remainder of the week, I wore a thin sock over my stump to protect the skin from the inevitable scrapes, but I was able to get the sensitivity and feedback from my stump that let me to climb at a decent pace.

The fact that we stayed in a self-catered house was a real bonus as the rehabilitation continued because the group was able to come together each evening and discuss how the day's climbing

had gone, discuss our injuries and just socialise with others that had shared experiences.

Having begun the course as a complete beginner, I left with the confidence to go climbing with friends and to hopefully return in September so that I can begin progressing toward my Rock Climbing Instructor qualification.

I would suggest that rock climbing is a pursuit that any amputee could take up so long as they have the right attitude and patience to adapt their climbing to their injury.

The next Climb 2 Recovery training session will take place from 03-06 September. Contact the Activities Team if you are interested in taking part

And this year's Blesma Awards winners are...



The Jack Trigg Memorial Award

THE JACK TRIGG MEMORIAL AWARD FOR 2017 is awarded to Jordan Beecher. The citation reads:

"The Jack Trigg Memorial Award was established in memory of Blesma Member Jack Trigg who served in the Welsh Guards in World War II and lost an arm in Normandy in 1944. Following Jack's death, a request was made that a silver salver was purchased to be awarded to high achievers.

"This year, the recipient of this award took on the challenge of crossing the Atlantic Ocean in a tiny 22ft boat, together with a fellow soldier, in the Talisker Whisky Atlantic Challenge. One of their reasons for taking on this challenge being to raise money for several charities, including Blesma.

"The rowing duo faced huge obstacles including running out of supplies towards the end of the race and living on just 1,000 calories a day rather than the recommended 6,000. They finished the race in 37 days, 8 hours and 8 minutes, breaking the previous world record by three days.

"The Jack Trigg Memorial award is presented to the truly deserving Jordan Beecher."



The Hambro Award

THE HAMBRO AWARD FOR 2017 IS AWARDED to Corie Mapp. The citation reads:

"This Award recognises personal endeavour and was established in memory of Blesma Member Major J O Hambro MC, a former Chairman and Treasurer of Blesma, who served with the Coldstream Guards and lost a leg in Normandy in 1944. This year, it is awarded to Corie Mapp.

"In 2010, Corie was serving in the Household Cavalry Regiment in Afghanistan, when a blast from an IED resulted in the loss of both his legs, and he sustained other serious injuries. Sport became Corie's way to cope with the stresses of his recovery, and in 2014 he was introduced to para-bobsleigh. That year, Corie went on to win his first race and was placed second in the 2014/15 World Cup.

"Corie faced some tough competition that year, and without any specialist support or personalised equipment, he fluctuated between 5th and 2nd in the World but kept driving on.

"In 2017, Corie secured funding for the 2017/18 season and is currently leading the world championships on the European stage.

"Blesma recognises Corie's commitment to his sport by the presentation of the Hambro Award."

Every year, during the gala dinner at the Members' Weekend, the Blesma Awards are presented to their deserving winners. This year, the combined talent, selflessness and dedication on show were as humbling as ever. Let's meet this year's winners...

The Frankland Moore Trophy

THE FRANKLAND MOORE TROPHY FOR 2017 is awarded to Helen Cullen. The citation reads:

"This Award is in memory of Dr Charles Frankland Moore OBE and his wife Dr Elizabeth Frankland Moore OBE who were held in very high esteem by Blesma Members as a result of their vital work after World War II in securing Blesma's strong financial position. This trophy recognises the work undertaken by Blesma's Welfare Volunteers; our Welfare Reps.

"This year, it is awarded to Helen Cullen, Welfare Rep for Mid Norfolk. Helen works tirelessly to support the Members in her 'flock'. Her dedication to her role is apparent to all and she makes a valuable contribution to enhancing the lives of Blesma Members and Widows in her Area. Helen is truly deserving of the Frankland Moore Trophy."



The Earl of Ancaster Memorial Award

THE EARL OF ANCASTER MEMORIAL AWARD FOR 2017 is awarded to Steve McNeice. The citation reads:

"This Award was established in memory of Blesma Member Major The Earl of Ancaster KCVO TD, who served in the Leicestershire Yeomanry in World War II and lost a leg in Normandy in 1944. It recognises the work undertaken by a Blesma Volunteer, who has made a positive contribution to an area or Branch.

"The recipient of this award has gone above and beyond over the last couple of years to support fellow amputees and Blesma Members, and Blesma Widows. Taking up an active role within the Sutton and Merton Branch, the recipient has also been responsible for recruiting new Members to the Branch and has galvanised local businesses to not only raise money for Blesma but also awareness of our work.

"On top of his Branch work he is very active within the wider world of prosthetics and amputee support, co-chairing the Westminster Cross Party Limb Loss Group, where his advocacy and determination in improving prosthetic provision for all amputees is inspiring. It is only fitting that we recognise Steve's dedicated service to fellow Members and he is a worthy recipient of the Earl of Ancaster Memorial Award."

Meet the all-new Outreach Officers

Who are the Blesma Outreach Officers?

Blesma has recently employed an Outreach Officer (OO) for each BSO Area (nine in total) as well as a National Outreach Coordinator. The Outreach Officers will be helping their BSOs in supporting Members and enhancing the Association's profile within local communities. Essentially, they will be increasing Blesma's footprint and outreach on the ground across the UK for the benefit of the membership.

What will they be doing?

A wide variety of things, including:

- Supporting Members and connecting them to each other and to the Association by organising and attending local fellowship events for Members and their families, encouraging engagement with community groups and providing access to technology and training to use social media and the internet
- Carrying out visits to Members in their homes, in hospital and in residential care
- Supporting the BSO in delivering practical and emotional support to those who care for Members
- Promoting the Blesma 'offer' to potential Members through local engagement and use of networks
- Reinforcing links with the non-military population, building on existing networks and establishing new partnerships, developing further Member support networks – both formal and informal
- Representing Blesma at events, enhancing the community profile and supporting fundraising
- Recruiting and supporting volunteers in their area

How will they be involved with the membership?

You can expect your local Outreach Officer to be out on the ground a lot of the time, engaging with Members and local communities alike, representing the Association at meetings and events, and running their own events to get Members out and about, and mixing with each other.

MEET THE OUTREACH OFFICERS:



ADELE MILLER

Outreach Officer for North East

"I worked for RAFA for four years before joining Blesma and really enjoyed it, but the role became more office based and I wanted to get out and meet the veterans, hence the job application to Blesma. I taught fitness classes – mainly body pump and body combat – for 20 or so years but recently gave that up due to injury. I am looking forward to getting out there, meeting the Members, and hearing their thoughts and ideas of how my role can help their individual needs. I'll hopefully create chances for them to engage with each other."



ALIDA HORNE

Outreach Officer for London and Kent

"Before I joined Blesma, I worked for a Funeral Directors in bereavement support and community projects, for Alzheimer's Society as a dementia support worker, and as a counsellor. I'm looking forward to working with Paul Findlay to develop a cohesive and holistic approach to supporting the Members in our area and improving their connections both to Blesma and to each other.

"I'm also looking forward to working on raising the public profile of this amazing organisation – both with the public and with organisations that have a hand in supporting our veterans. I'm honoured to have been given this opportunity."



DARREN FULLER

Outreach Officer for Eastern

"I enlisted into the Parachute Regiment in 1994 and served for 20 years. It was during my time in Afghanistan in 2008 that I was injured and lost my lower right arm.

Afterwards I spent a couple of years as a Community Fundraiser for the Royal British Legion, but rather than just raising the money to support veterans I wanted more direct contact helping others.

"I've been in my role since May, so I've already been carrying out visits to Members and arranging a number of events in my local area. I've organised an Eastern region golf day for July, and am planning a fishing event and a trip to Colchester Barracks."



FIONA MORRISON

Outreach Officer for Northern Ireland

"In 2012, I qualified as a civilian Army Welfare Worker (AWW) and obtained a certificate in Social and Occupational Welfare accredited by

the Open University. I was employed within the Army Welfare Service Personnel Support Team in Northern Ireland, providing confidential welfare support to military personnel and their families, and providing advice and guidance to both internal and external agencies. The support was wide ranging, from work related issues, isolation, relationship difficulties, bereavement and loss, transition from Service, and safeguarding. This role is a new and exciting one, and I am very much looking forward to providing overall wellbeing support to Members, and being supported by the BSO North to achieve this."

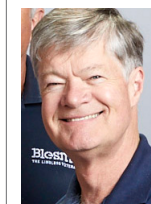


JASON SULLER

Outreach Officer for West

"I served for 27 years in the Royal Welsh Regiment and five years with the Royal Artillery Reserves on a FTRS contract. In that time, I served in Northern Ireland, Bosnia, Iraq and Afghanistan. Before joining Blesma, I worked as a Regimental Welfare Officer for a Reserve unit.

"Whilst serving in Afghanistan, numerous members of my regiment lost limbs and watching how Blesma made their lives better was something I wanted to be a part of. I am looking forward to putting on events that bring the Members together and make them smile, as well as helping them to push themselves and achieve things they didn't think were possible."



RUPERT LUCAS

Outreach Officer for South West

"I served in the Army for 34 years and before joining Blesma I was on the staff of the Royal Hospital Chelsea for nine years. I knew about Blesma and had heard great things about the charity, so the opportunity to be part of the team in my area was too good to miss.

"I've been in the job since May and there is no doubt that meeting Members in the South West and at the Members' Weekend has been the highlight so far. I am really looking forward to enabling some of our Members to better connect with each other over the next few months as well as raising Blesma's profile here in the South West."

More overleaf

**PAT DONNACHIE****Outreach Officer for South East**

“I served a full career in the Royal Artillery and was discharged in April 2012. On leaving the Army, I was employed by the Regular Forces Employment Association as the

Employment Consultant in Tidworth Resettlement Centre, and then spent four years with Combat Stress as a Regional Welfare Officer. I’ve spent the last 18 months with Help for Heroes as the Community Outreach Officer for the South. I’m looking forward to engaging with new and current Members, making the best use of the charity sector to assist them in leading independent and fulfilling lives.”

**VANESSA LUCAS****Outreach Officer for Midlands**

“I’ll be covering the whole of the Midlands region supporting Sam Wileman by promoting Blesma, engaging with Members and holding events to bring them together and

reduce isolation, encourage their independence and promote positive wellbeing.

“I’m really looking forward to getting out there, putting on events and meeting with the Members in my region. I know it’s a big job ahead of me, but if I can make just a small difference to someone’s life would mean the world to me. I love the fact that the role is new, so I can really make it my own and being able to help others on a daily basis is just fantastic.”

**KIRSTEN MORRISSEY****Outreach Officer for North West**

“I didn’t serve in the Forces but I have worked within the military community for the past five years. I have thrown myself out of an aircraft at 13,000 feet strapped to

an RAF Falcon and I have been told that I have a military sense of humour, and I have grandparents who served in the RAF and Army.

“Prior to this role I worked for a military charity as a Deputy Welfare Manager covering the North West supporting members of the RAF family. Before that I worked within local communities for more than 12 years as a Community Development Officer supporting and engaging vulnerable residents.

“I’m really looking forward to engaging with Members – the membership is so varied that no day will be the same. I think of myself as a people person so meeting people and helping them or reducing their social isolation will give me a real sense of job satisfaction. I’m very excited to get out there and meet people.”

**MARTIN GWILLIM****National Outreach Coordinator**

“My role is to coordinate the Blesma Outreach Service, ensuring the team is centrally administered with the necessary resources for their roles. I’ll also make sure that events and

activities are resourced appropriately. My role also includes connecting our Outreach Officers with our existing volunteer network, and identifying, recruiting and inducting new volunteers.

“Prior to joining Blesma I knew I always wanted to work in the charity sector. I served in The Adjutant General’s Corps (SPS) and my last posting was as the Welfare Officer and Admin Warrant Officer in the MoD Main Building at Whitehall.”

Word from across the Association

WALSALL & DISTRICT BRANCH

The Branch held its Annual General Meeting in March and all committee members agreed to remain in office for a further year, until March 2019. We had our Summer Lunch on 06 June at our usual venue, The Shropshire Golf Centre, and were very pleased to receive Hatice Muratt and her partner Bill Harley, and Frank Garside as our guests to wish them farewell.

Another of our guests was Mrs Julie Cain, widow of Thomas Cain, a former Blesma Member, who sadly passed away in February. Julie very kindly made a generous donation to the Branch. Martin Kettrick gave a short informative report about the Community Programme and the upcoming performances of Branch Members with members of the Graeae Theatre Company in their production of *This Is Not For You*, an outdoor performance paying tribute to Britain’s wounded war veterans.

The Branch had a gazebo at the National Memorial Arboretum (NMA) for Armed Forces Day once again in June, while the Midland Area visit to the NMA in September means that we still have a lot to look forward to in the coming months.

Mal James, Secretary

SUTTON AND MERTON DISTRICT

We would like to thank the recent donations from the Sutton and District Ladies Bowling Association, The Alfred Charitable Trust, Banstead Rotary Club, Sutton and District Men’s Bowling Association, Waitrose Cheam and Asda Sutton. These donations will help us to support Members as we continue to grow in the run-up to our 70th anniversary celebrations in April 2019.

We have been working with Chadwell Heath to share information about our Branch on the Blesma website (www.blesma.org/blesma-branches/sutton-merton-district). We hope that this resource will become a focal point for our Branch as we evolve.

We would encourage any Member to come and join in any of our meetings, which are usually held over a pie and a pint. Details of the meetings are shown on the Blesma webpage (see link above). Please don’t be shy as we would really like to meet you and welcome you to our friendly and very sociable Branch.

Should you have any questions, or if you are considering popping along, please don’t hesitate to contact Steve on either 07917 177336 or at steve@geniums.co.uk

Blesma man’s life story is a must-read

Former Royal Marine Andy Grant has written a book about overcoming his injuries to become the world’s fastest one-legged 10k runner. *You’ll Never Walk* opens with the heartbreaking story of 12-year-old Andy watching his mother lose her battle with leukaemia, and culminates with his double success of his world record and becoming a father despite being told he would never be able to have children.



“I didn’t want to just write a book about the day I was blown up. That was just a bad day at the office for me. I wanted to wait until I had achieved something, and after I got the world record, I felt like I’d finally defined myself,” says the 29-year-old Liverpoolian.

The book includes a foreword by retired Liverpool FC footballer Jamie Carragher and an afterword from snooker player Ronnie O’Sullivan, both of whom became great friends with Andy during his recovery.

You can buy Andy’s book on Amazon or order a copy by contacting him on social media @andygbootneck

Forces MoneyPlan: free, confidential financial guidance

Effective and relevant Member support is at the heart of what Blesma seeks to deliver. Our team of Blesma Support Officers already offer advice and assistance on the War Pension and Armed Forces Compensation Scheme, as well as on a whole range of other allowances including disability and sickness benefits, out of work benefits and carer benefits.

However, some of our Members require or could benefit from more general financial guidance to ensure their long-term financial security and wellbeing.

Depending on individual circumstances, this might involve help in clarifying where personal or family finances stand today, where they need to be in the future, how best to deal with any urgent financial matters and how to deal with any financial shocks in the future (such as illness, investment losses, debt or bankruptcy).

As a result, from 01 July a free financial guidance service called Forces MoneyPlan and delivered by a professional financial adviser and member of The Personal Finance Society has been made available to Blesma Members, Widows and carers. So, what exactly is Forces MoneyPlan?

Most professions offer ‘pro bono’ (free) services to certain groups of people. Forces MoneyPlan offers a free, no obligation, entirely confidential one-off meeting with a fully qualified professional financial adviser who has agreed to give up their time to provide ‘generic financial guidance’ to help Members of Blesma and their families identify and understand their financial position based on their specific circumstances.

It aims to help Members make better informed decisions about their financial options and to show them how best to plan their finances.

The meeting can be conducted face to face, on the phone or by Skype depending on preference. Following on from this meeting, a personalised ‘Options and Priorities’ written report will be issued by post or email that will summarise key points discussed. At this point, any decision about further contact with the financial adviser is placed firmly in the Member’s hands and they will not be contacted again by this or any other financial adviser associated with the Personal Finance Society unless they specifically request it.

What is Generic Financial Guidance?

Whilst most of us don’t differentiate between information, guidance and advice in our day to day lives, when it comes to financial matters there is an important distinction.

Generic Financial Guidance is intended to provide general information on the range of options, helping the recipient narrow down choices and make better informed decisions for which they are ultimately responsible. It tells them what they ‘could’ do. It will not tell them what they ‘should’ do or which product to buy – that’s Regulated Financial Advice.

If Regulated Financial Advice is needed, for example to help identify and source an appropriate investment fund or financial product, then it will need to be paid for as an additional service provided at a subsequent meeting. The important point to appreciate is that during and after the initial guidance session, you will be under no pressure whatsoever to do so.

Generic financial guidance can:

- Ensure greater control over your day to day finances (including debt)

- Help you to build a financial plan for the future
- Help you understand how best to manage your finances in general
- Help you make informed choices as to the advantages and disadvantages of the many different types of savings, investment, pension or protection products available
- Help you understand retirement income options available based on your existing pension scheme/s
- Help you understand how much risk you are comfortable (and able) to take when considering what to do with your money
- Help you identify financial planning opportunities that you might not be aware of and want to consider
- Make you aware of financial exemptions that may apply (for example, the circumstances by which (ex) Service men or women can secure complete exemption from Inheritance Tax on death)
- Help you understand how Personal Injury Trusts work, and their relevance to you
- Answer questions about financial matters in general, stemming from events such as approaching retirement (age 55+), buying a home, starting work/changing jobs, having a baby/starting a family or redundancy/illness/

- disability/negative life events
- Help you navigate the complexities of sourcing and funding care (via local authorities and/or the NHS)
- Where you are a self-funder (responsible for some or all your care fees), help you understand the different ways you might pay and the advantages and disadvantages of each

For this service to be of value, you don’t need to have significant assets, money to invest or have a given level of income – the consultation is free, regardless of your current financial position.

However, if you do have money to invest or are looking for advice about financial actions you should take, it can also help you understand whether and how you might benefit from regulated financial advice without any commitment or feeling of obligation to take matters further.

What is the Personal Finance Society?

The Personal Finance Society (PFS) is the professional body for the UK financial planning profession, with more than 35,000 members made up of financial advisers and support staff. They are not a trade body and as such

don’t represent the interests of their members, but encourage the highest professional standards through ensuring their members undertake rigorous qualifications, continuing professional development, and operate under a strict code of ethics.

The PFS also operates under a Royal Charter that was awarded by the Monarch in 1912 and ensures the purpose of the PFS is to ‘secure and justify the confidence of the public’. On the back of Forces MoneyPlan, the PFS has signed the Armed Forces Covenant which has been formally ‘registered’ by the Ministry of Defence.

How do you find out more or request a meeting?

In the first instance, get in touch with the Blesma Support Officer in your region and he or she will explain how you can take advantage of this service and what to do next.

The Armed Forces Compensation Scheme

The Quinquennial Review of the Armed Forces Compensation Scheme ‘One Year On’ Report Executive Summary was published in April by the Ministry of Defence.

The purpose of the Quinquennial Review (QQR) was to ensure the Armed Forces Compensation Scheme (AFCS) remains fit for purpose where “fit for purpose” is defined as providing “no-fault” compensation at realistic sustainable levels. The QQR team explored relevant issues with internal and external stakeholders and their report identified and discussed 13 topics, setting out findings and recommendations.

The key recommendations with financial implications were as follows:

- AFCS lump sum awards, tariffs 2 to 15 be uplifted by the Consumer Price Index (CPI) measure of inflation to maintain their value - approved and will be implemented on 09 April 2018.
- An uplift of tariff 1 lump sum (highest tariff) from £570,000 to £650,000, which was last reviewed by Lord Boyce in 2010 - approved and will be implemented on 09 April 2018.
- Increase in the cap, i.e. the total lump sum payment awarded for multiple injuries, from £570,000 to £650,000, which automatically follows the top tier increase to £650,000 - approved and will be implemented on 09 April 2018.
- Review of the maximum tariff level award for mental health conditions upwards (potentially from level 6 (£140,000) to level 4 (£290,000) - approved in principle and policy work continues for implementation from April 2019 and;

- Introduction of a new Supplementary Exceptional Award, of £325,000, for those most seriously injured who experience the highest degree of dependency. IMEG have urged caution – more policy work is required before a decision can be made.

Other topics/issues recommended for clarification were:

TOPIC 1 – STATUS OF THE SCHEME

The Review raised the question of whether claims and award rates were equitable across claimant groups i.e. based on gender, ethnicity etc. and requested IMEG comment. They also recommended that any new AFCS policies should be equality-proofed. This has been agreed in accordance with the Equality Act 2010 and departmental policy.

TOPIC 2 – SCOPE OF THE SCHEME

The Review recommended better communication of the Scheme’s scope i.e. what the scheme covers. The legislation and policy document Joint Service Publication (JSP) 765 are reviewed on an annual basis. Action to improve accessibility and clarification of scheme scope has been undertaken for the 2018 editions.

TOPIC 3 – EMERGING CHALLENGES

A number of emerging challenges potentially impacting scheme policy and decision-making were raised in the Review. These include digitisation and its potential to improve case handling, the increasing rates of claims and awards for Post Traumatic Stress Disorder (PTSD) and Non-Freezing Cold Injury (NFCI) since 2009 and, how AFCS deals with “new disorders” notably deployment acquired infections such as Ebola and Zika. These issues have been considered and taken forward as appropriate. Details are in the main body of this report.

TOPIC 4 – DATA COLLECTION

The QQR team found some stakeholder criticism of data quality and availability in the Scheme. To support audit of scheme policy and decision making e.g. detect trends in disorders claimed, claims and appeal rates and outcomes, quality data are required. Work is progressing by Policy, DBS and Defence Statistics to address the adequacy of information and understanding by operational staff of the need for its rigorous collection. Defence Statistics publish data on an annual basis on www.gov.uk. This includes clearance rates, trends in numbers of claims made, conditions claimed, outcome and appeal rates for the AFCS.

TOPIC 5 – CATEGORIES OF AWARDS

Four specific categories of awards were raised for review: mental health, musculoskeletal disorders, non-freezing cold injuries and brain injuries. Most issues concerned clarification of policy/legislation. As medical issues these were referred for IMEG comment which is set out in the December 2017 Fourth Report. The most significant review recommendation was the proposed new higher level award for the most severe category of mental health disorder. This is currently under policy consideration and if accepted by Minister will be effective from April 2019.

TOPIC 6 – LEVEL OF AWARDS

Lump sum awards in the Scheme have not been reviewed since 2010. The QQR team were clear that lump sum awards should retain their value over time and made several recommendations on award levels.

- Minister has accepted that all lump sum awards should be increased.
- Tariffs 2 to 15 will be uplifted by the Consumer Price Index (CPI) measure of inflation, published in September 2017, from 09 April 2018.
- The highest tariff 1 lump sum award will increase from £570,000 to £650,000, with a corresponding increase in the cap, i.e. the total lump sum for multiple injuries, from £570,000 to £650,000 also from 09 April 2018.

TOPIC 7 – INTERIM AWARDS

Stakeholders raised difficulty with understanding the concept of interim awards, and their fear of financial uncertainty and so disadvantage in relation to mortgages etc. The intention of a full and final scheme like AFCS is that as early as possible after claim, an award will be made which takes into account the likely progress and functional limitation associated with the treated accepted disorder over the person’s lifetime. Where entitlement to compensation is established but the person is not in steady state or prognosis is unknown, an interim award may be made.

The concept of an interim award, paid when a final award is not appropriate and effectively a payment on account, was strongly supported by the Lord Boyce Review. This is particularly where injuries are complex or multiple, with adequate best practice treatment taking up to three or four years to complete. It is, however, quite a difficult concept with risk of misunderstanding. The QQR team identified two main issues. The first concern was the perceived financial uncertainty of interim awards and lack of appreciation that at finalisation the interim award in payment will either be maintained or increased but never reduced. The QQR team also recommended introduction of an automatic right to review an interim award when approaching discharge date if more than six months from interim award notification.

Since the QQR report, the matter has been revisited in depth with IMEG first considering the medical aspects and confirming that the logic and utility remained sound. IMEG rejected the QQR automatic service termination review but agreed that where the terms of the initial award allowed, existing scheme review provisions could permit claim revisiting. Discussion on the financial aspects of interim awards and to generally increase awareness of the Scheme’s financial provisions is taking place with the Financial Services Steering Group (FSSG).

TOPIC 8 – WORSENING (AND)

TOPIC 9 – SPANNING

These two particular aspects of decision making were raised in the QQR report. It is only now, more than 10 years after AFCS introduction, that

Benefits update: Get what you're entitled to

significant numbers of cases where worsening by AFCS service or where a person has served both before 06 April 2005 when the War Pension Scheme (WPS) applied and after that date covered by the AFCS, so called “spanning cases” are arising. Reports on the medical and scientific aspects of these topics form part of the Fourth IMEG report. IMEG concluded that the Scheme’s worsening rules are reasonable medically and set out some principles for decision making in spanning cases. They were clear that spanning cases can be challenging and recommended they be added to the list of case types where medical advice is mandatory. Work is now progressing on adjudication guidance for lay and medical decision making in both worsening and spanning cases.

TOPIC 10 – DECISION-MAKING (AND)

TOPIC 11 – APPEALS (AND)

TOPIC 12 – COMMUNICATIONS

Stakeholder concern under these topics was less about expansion of descriptors or enhancing awards than about the ongoing general need for better communication of the Scheme rules, policy and practical aspects of decision making. Some specific categories of case descriptors and tariffs including musculoskeletal and mental health awards were cited as needing clarification. On Topic 11, despite guidance on the appeals process being readily available on www.gov.uk, there was felt to be room for more effective communication of the decisions and appeals process, perhaps in line with DWP claimant guidance.

In response to the underlying concerns about communication and clarity on the Scheme, the AFCS Communications Working Group (CWG) has been reformed to look at accessibility, customer understanding and the overall customer experience.

In-depth comment of progress on this area is included in the main body of this report.

TOPIC 13 – COMPARISON WITH OTHER SCHEMES

The QQR team introduced this topic as relevant to the question of AFCS fitness for purpose. They looked first at other UK no fault schemes and at the recently revised Canadian Armed Forces’ Scheme. While direct comparison is difficult because of different contexts and associated other non-pecuniary benefits e.g. free health care, the QQR team identified no need to amend the AFCS. They noted, as in the Lord Boyce Review, that one repeated source of misunderstanding on the Scheme’s generosity was failure to recognise that AFCS awards potentially comprise of two elements, both a lump sum and, for the more seriously injured, a tax free reduced earnings allowance, paid from service termination for life, the Guaranteed Income Payment (GIP). They recommended that AFCS awards are always publicised with emphasis on the Scheme’s two components and its principle of focus on those most disabled due to service.

The full report can be read at: www.gov.uk/government/publications/quinquennial-review-of-the-armed-forces-compensation-scheme-one-year-on-report

Welcome to the Bulletin’s regular section on the benefits system. As well as highlighting some useful information regarding benefits this will also raise awareness of some health and social care matters. If you would like to discuss your benefit entitlement, please contact your Blesma Support Officer. Alternatively, you can contact Liz Watling in the Independence and Wellbeing Team by email at iwabenefits@blesma.org or by phone on 020 8548 3516.

PRESCRIPTION CHARGES

Prescriptions are free in Northern Ireland, Scotland and Wales but cost £8.80 in England (from 01 April 2018) for each item, so it is important to take advantage of exemptions and prepayment certificates that save money on frequent prescriptions.

Patients who are living in Scotland or Wales, but registered with a GP in England, can apply for a free entitlement card via their GP that confirms their entitlement to free prescriptions.

Exemptions

- If you are aged under 60 and a military veteran, entitled to either War Pension or Armed Forces Compensation Scheme, you can get an exemption certificate for treatment needed due to your accepted war disablement.
- To request an exemption certificate, please contact Veterans UK on 0808 1914218.
- If you are not entitled through the veterans route, you can be automatically exempt (and do not require a certificate) if you are either:
 - aged 60 or over, aged under 16, or under 19 and in full-time education
 - receive a qualifying means tested benefit
 - Income related Employment and Support Allowance
 - Income Support
 - Income based Jobseeker’s Allowance

- Pension Guarantee Credit
- Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work)
- Tax Credits if your annual family income used to work out your tax credits is £15,276 or less and you receive either:
 - Child Tax Credit
 - Working Tax Credit and Child Tax Credit paid together
 - Working Tax Credit including a disability element

Some medical conditions can result in you being exempt from paying prescription charges. You will need to claim an exemption certificate.

You can get an exemption certificate if you are either:

- pregnant or have given birth in the last 12 months. Get form FW8 from your doctor, midwife or health visitor
- undergoing treatment for cancer, the effects of cancer or the effects of cancer treatment
- have a specified condition
- have a continuing physical disability that prevents you leaving the home without help from another person (a temporary disability is excluded even if it is likely to last a few months)
- have a permanent fistula (e.g. caecostomy, colostomy, laryngostomy or ileostomy) requiring continuous surgical dressing or an appliance
- have diabetes mellitus (except where treatment is by diet alone), myxoedema, hypoparathyroidism, diabetes insipidus or other forms of hypopituitarism, forms of hypoadrenalism (including Addison’s disease) for which specific substitution therapy is essential, and myasthenia gravis
- have epilepsy requiring continuous anticonvulsive therapy

Claim on form FP92A, which you can get from your doctor, hospital or pharmacist.

PRESCRIPTION PREPAYMENT CERTIFICATE

If you are not entitled to free prescriptions, you could save money by buying a prescription prepayment certificate. A three- or 12-month certificate covers all your prescriptions for that period, no matter how many you need.

A prepayment certificate costs either:

- £29.10 for three months
- £104 for 12 months

You can buy a prepayment certificate:

- online at <https://apps.nhsbsa.nhs.uk/ppcwebsales/patient.do>
- or via the order line 0300 330 1341

The certificate will be posted to you. You may receive a reminder that you need to renew your PPC. However, if you do not receive a reminder, it is your responsibility to make sure that you buy a new one if you still need it.

THE NATIONAL LIVING WAGE AND THE EFFECT ON BENEFITS

The National Living Wage is for workers aged 25 and over, and employers have to pay at least this rate by law. From April 2018 this has been set at £7.83 per hour.

Anyone affected by this who is receiving Carer's Allowance could see a change to their entitlement. Claimants whose earnings increase to above the earnings limit of £120 per week will see their entitlement to Carer's Allowance stop. If they receive a carer premium on means tested benefits this will also stop.

Anyone receiving, or included in, a means tested benefit award e.g. Housing Benefit, Income Support, income related Employment and Support Allowance, or Universal Credit, may see a reduction in payment

of benefit or loss of entitlement, either due to an increase in their earnings or as a result of any carer premium received stopping.

It is the claimant's responsibility to inform each benefit department that they receive benefit for that their income has changed in order to reduce the possible overpayment of any benefit they are currently receiving.

EMPLOYMENT AND SUPPORT ALLOWANCE

If you transferred on to Employment and Support Allowance from Incapacity Benefit you may be missing out on money.

There are two types of Employment and Support Allowance:

- Contributory Employment and Support Allowance, which is based on your previous national insurance contributions
- Income related Employment and Support Allowance, which is based on your income and capital, including that of you partner if you have one

Incapacity Benefit was based on national insurance contributions, so when Employment and Support Allowance was introduced, Incapacity Benefit claimants would transfer onto contributory Employment and Support Allowance (providing all the other criteria was met, eg limited capability for work).

On this transfer, the Department for Work and Pensions should also have checked whether claimants could also receive a top up to their income of income related Employment and Support Allowance. However, in many cases this did not happen. The Department for Work and Pensions are currently carrying out an exercise in which they have identified claimants who they need to carry out further investigation for. If you have been identified for this exercise, you will receive an introduction letter giving you further details, including a general

overview of income related Employment and Support Allowance. If you feel you may meet the criteria for income related Employment and Support Allowance, you can phone and request an ESA 3 form to complete and return. This will then allow the Department for Work and Pensions to check your entitlement to income related Employment and Support Allowance. There are around 300,000 cases for the Department for Work and Pensions to review and about a quarter are expected to be entitled to income related Employment and Support Allowance. Decisions should be made within 12 weeks of the department receiving an ESA 3 form from a claimant.

SOCIAL CARE GREEN PAPER

Green Papers are consultation documents produced by the government. They are published by the government and detail specific issues, and then point out possible courses of action in terms of policy and legislation. The aim of a Green Paper is to allow people both inside and outside Parliament to give the department feedback on its policy or legislative proposals.

The Social Care Green Paper has come about as a need for a new care and support system has been identified due to demographic change (ageing population), economic predictions and people's changing expectations of services. It will focus on care for older people, but the government says it does recognise the challenges of people of working age with care needs and the many questions about the sustainability of the care system. To ensure the needs of working age adults are considered in their own right, the government has said it will work on a parallel programme of work, which responses to this Green Paper will feed into.

After publication, the suggestions contained in the Green Paper will be up for public consultation and debate. The government will want to hear from

citizens, stakeholders and people with care needs to find out what they think. The information and comments will then feed into the next stage of the process, a White Paper, which will be debated within the government before any new legislation can be passed.

This Green Paper is therefore our opportunity to have our say on the future of social care. It is expected to be published before the government's summer recess. Blesma will be monitoring this and we will keep our Members updated, including on ways to respond to the consultation.

Useful contact numbers across the Association

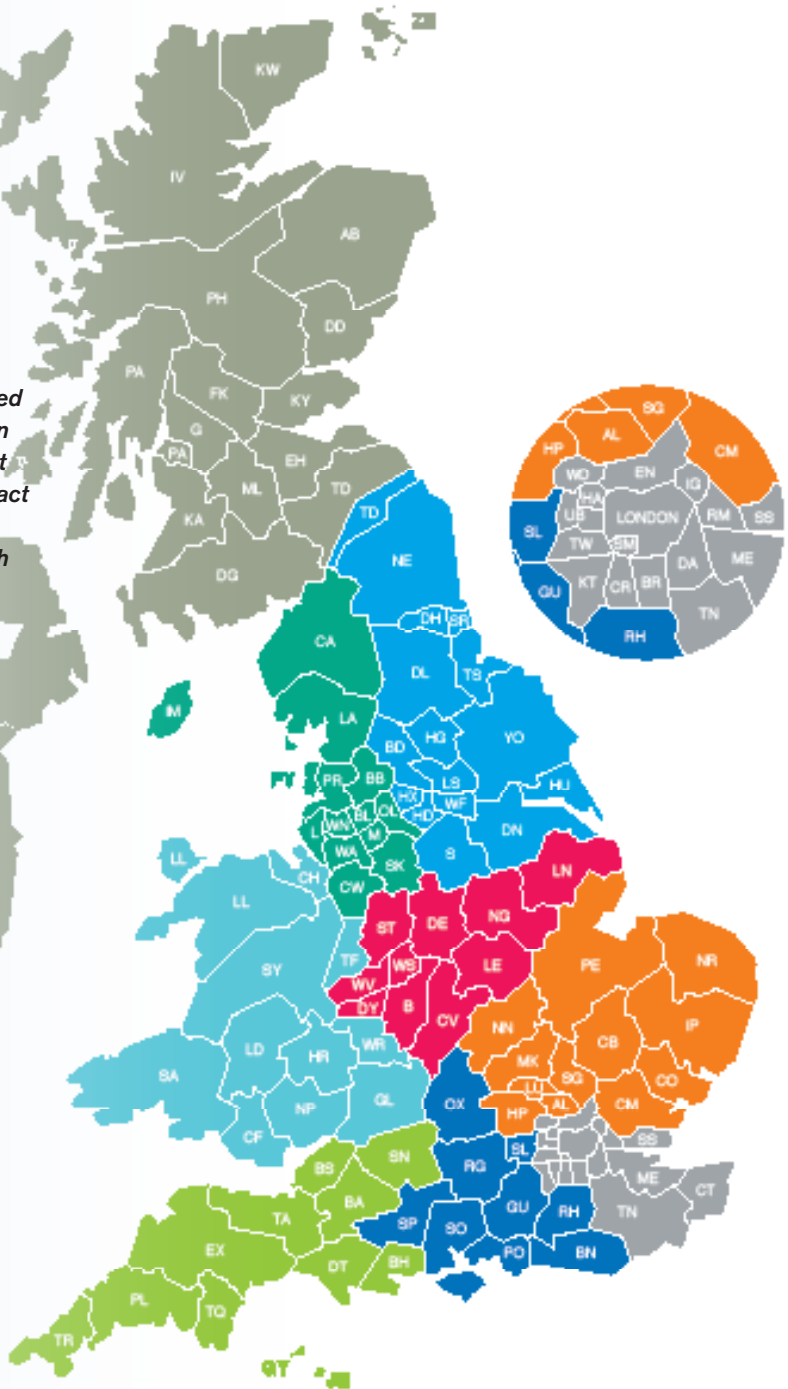
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Blesma by region

Have you got a question or need advice? Don't hesitate to get in touch with the Blesma Support Officer in your region. The contact numbers for all BSOs, as well as those of each new Outreach Officer and the relevant members of staff at Chadwell Heath, can be found on p38

- NORTH
- NORTH WEST
- NORTH EAST
- EASTERN
- MIDLANDS
- WEST
- SOUTH EAST
- SOUTH WEST
- LONDON AND KENT



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