

# Veterans WORLD

Issue 39



Over 100 Years of  
Supporting Those  
Who Have Served

The contents of this product may be subject to Crown copyright. If you wish to reproduce any elements, either text or images, you must first contact DBS Design and Production Services to establish if reproduction is permissible and what terms of use may be available. Please note this may include the charging of fees.

The content of *Veterans WORLD* is provided to raise awareness of help, advice and support available to the veterans community.

Publication of articles on services provided or developments affecting the veterans community does not mean that they are endorsed by *Veterans WORLD* or the Ministry of Defence.

**Editors:**

Janine Burnett  
Karen Awere  
Natalie Wild  
Joanne Lowe

**Design/Layout:**

Stefanie Nield  
Kris Blacow  
for Design & Production Services

**To contact the Editor:**

Email: [Veterans-UK-VeteransWorld@mod.uk](mailto:Veterans-UK-VeteransWorld@mod.uk)

**Want to make an editorial contribution?**

Contributions are most welcome.  
To raise awareness of an initiative, scheme or organisation that offers help, advice or support to veterans, contact the Editorial Team by email:  
[Veterans-UK-VeteransWorld@mod.uk](mailto:Veterans-UK-VeteransWorld@mod.uk)  
or by calling: 01253 332977.

**For distribution enquiries:**

Email: [Veterans-UK-VeteransWorld@mod.uk](mailto:Veterans-UK-VeteransWorld@mod.uk)  
or call: 01253 338811.  
For information relating to War Pension/AFCS claims please call the Veterans UK Helpline: 0808 1914 2 18.

While the publishers have taken all reasonable care to ensure that all material is accurate at the time of going to press, they can accept no responsibility for errors or omissions. No liability is accepted for omission or failure from any cause. Opinions expressed are those of the individual contributors and not necessarily those of *Veterans World*. Professional advice should be sought before making any commitment to business transactions detailed within *Veterans World*. All advertisements are accepted only on the grounds that they comply with the terms of the Trade Descriptions Act 1968 and all other relevant legislation. Inclusion of an advertisement cannot be construed as an endorsement of the advertiser or the product by the publishers, their employees or agents. The publishers cannot accept responsibility for any transaction between readers and advertisers. No material in this publication may be reproduced in any form without prior written permission from the publishers.

# Veterans WORLD



Veterans UK is the MOD's support organisation for service personnel, veterans and their families.

July 2016

Issue 39

## CONTENTS

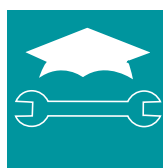
At a Glance	4
One Hundred Year Hero	5
Honouring the 'Brave' at This Years Armed Forces Day 2016	6
SOMME 100	8
A Partnership to Ease the Worry	9
Lifelong Learning	10
Veterans Campus Taking Shape	11
Reaching Out to Children of the Fallen	12
Credit Where Credit's Due	14
Armed Forces Covenant Finds a New Home	15



The aim of *Veterans World* is to provide up to date information on services, support and advice for the Veterans community, in particular those who act in an advisory role. We know, from engaging with our customers, charitable organisations and partners that the key issues for the Veterans community are:



Health  
& Wellbeing



Education/  
Training/  
Employment



Accommodation  
& Housing



Family Matters



Working in  
Partnership

Articles in this and future issues of *Veterans World* will be about a service, initiative or event that is focussed around one of these themes. The icon and colours at the top of each page will continue the theme so that you can see at a glance the topic of the article.



Ministry  
of Defence

**Veterans  
UK**

Veterans UK is the MOD's dedicated support organisation for service personnel, veterans and their families and **We're Social...**

Follow us on your favourite

**SOCIAL**  
*Media*



*and...*

 **LIKE**  **SHARE**  **FOLLOW**

For more information check out GOV.UK  
or for help and advice call the Veterans UK helpline on

**0808 1914 2 18**





# At a Glance...

## Veterans and Reserves Mental Health Programme (VRMHP)



Did you know that from 1 April 2016 changes to the Defence Medical Services Veterans and Reserves Mental Health Programme mean that eligible Veterans and Reservists will be able to access their closest Department of Community Mental Health (DCMH). Administration of the Programme has also moved to the DMCH at Colchester. For more information please visit: [www.gov.uk](http://www.gov.uk)

## Blogging along...



Here at Veterans UK we have recently launched a Blog called 'Veterans Today'. The aims of the Blog are to promote services and support for veterans, such as; the Armed Forces Covenant work, sharing of best practice, 'guest blogs' from our partners and stakeholders and stories from veterans themselves. The Blog is just another medium that we are using to engage with our customer base and a fantastic channel to give them a different viewpoint on an issue, policy change or story that they may not have previously seen. So why not check it out at: [veteranstoday.blog.gov.uk/](http://veteranstoday.blog.gov.uk/)

## Veterans WORLD

### Sound advice

Don't forget that we produce an audio version of Veterans World – if you would like to receive a disc, or know someone who would, please email us at [Veterans-UK-VeteransWorld@mod.uk](mailto:Veterans-UK-VeteransWorld@mod.uk) and we will add you to our audio distribution list.

## Headley Court Military Rehabilitation Unit



Headley Court is now open to veterans as well as serving personnel. Veterans with amputation-related medical issues, as a result of recent operations, can now attend a clinic at the Defence Medical Rehabilitation Centre (DMRC). The first six former serving personnel have been seen at the Veterans Complex Prosthetic Assessment Clinic following referrals from their current NHS centre. These referrals have been made on a case-by-case basis with all those seen having experienced complex amputation-related complications. For more information, please visit: [www.gov.uk](http://www.gov.uk)

## Unique Free Programme



Fully funded by The Royal British Legion and offered by City Lit, this programme has been set up to support those with an acquired hearing loss, providing skills and techniques required to lipread and manage the everyday challenges of this hidden disability. The free programme will run, once a week, from 26 September 2016 until 20 March 2017 in London and is open to anyone who has served, or is serving, with the Armed Forces and is having difficulty hearing. For details and how to apply go to: [www.citylit.ac.uk](http://www.citylit.ac.uk)

## Calling All Service Leavers



The BBC are looking for Service Leavers to take part in an exciting new documentary series. Do you know someone who's about to begin life outside the Armed Forces? Are they already working to overcome the challenges faced in civilian life? Whether it's parenting, a wedding, a new job, overcoming a health problem or helping a loved one through a difficult time – BBC2 would love to hear about it. To find out more please contact: [mybigweek@bbc.co.uk](mailto:mybigweek@bbc.co.uk) or call 07834 624 111.



# One Hundred Year Hero

The final resting place of Royal Navy Able Seaman (AB) Harry Gasson has been honoured on the hundredth anniversary of his death during the Battle of Jutland.

AB Gasson's grave was re-dedicated on 31 May 2016 with a new headstone, now bearing his name, at Esbjerg New Cemetery in Denmark in a service organised by the MOD's Joint Casualty and Compassionate Centre (JCCC), part of Defence Business Services (DBS).



*Relatives and representatives from the Royal Navy attend the service on 31 May*

When remains are found of British Service personnel killed in historic campaigns dating back to the First World War, the JCCC Commemorations Team co-ordinates efforts to identify the remains working with the host nation, Commonwealth War Graves Commission (CWGC), service historic branches and regimental contacts. They then attempt to identify any living relatives so that they can be involved in the subsequent re-interment and memorial service. Historical aspects relating to casualties from all Services can range from tracing relatives of aircrew who were lost in battle in the war years where remains have been discovered, to answering queries about entries in books of remembrance. The JCCC also issues licences to groups wishing to excavate at military aircraft crash sites in the UK.



AB Gasson served on HMS Castor and was killed during the Battle of Jutland on 31 May 1916. His body was recovered about two nautical miles off Grey Deep on 25 September 1916 and buried as a 'British Seaman of the Great War Known Unto God' five days later on 30 September 1916.

The local people of Esbjerg maintained the grave for almost 100 years but it wasn't until local historians looked into the church records to find it was recorded that the sailor had the name H. Gossom written in his trousers. After work by the CWGC and checking naval records, the MOD was able to agree that the identity of this sailor was actually H. Gasson, and there had been an error in the transcription.

The Battle of Jutland involved some 250 ships and 100,000 men. The battle, off Denmark's North Sea Coast, was the only major naval engagement of the First World War and at its end, 6000 British personnel had lost their lives, one of them being AB Gasson.

The service, on 31 May 2016, was presided over by Royal Navy Chaplain The Reverend David Simpson, formally recognising AB Gasson's final resting place and bringing closure for his surviving relatives, who were traced by the JCCC so they could attend the service.

AB Gasson's Great Niece, Barbara Pritchard, and Great Great Niece Michelle Enrof, both from Toronto, Canada, and his cousin once removed, Maggie Compton from Ludlow in Shropshire, travelled to Denmark to be present. Maggie Compton said: "It was a very emotional day and we are so happy that Harry finally has a named grave. We are extremely grateful to everyone that has worked so hard to make this happen."

Also attending were representatives from the JCCC, Ship's Company from HMS TYNE, representatives from the CWGC, local historians and the UK's Ambassador to Denmark.

Commodore Ian Bisson Royal Navy, who heads up the JCCC and attended the service, said: "I am honoured to be in Jutland to mark such a historic day with such a moving ceremony. This was a very personal story of one sailor who gave his life, but which represents the many who were lost one hundred years ago."

#### **For Historic military commemorations contact:**

**Tel:** 01452 712612 ext 6303/6082/5520

**Email:** [dbj-jcccgroupmailbox@mod.uk](mailto:dbj-jcccgroupmailbox@mod.uk)

**Web:** <https://www.gov.uk/guidance/joint-casualty-and-compassionate-centre-jccc#contact-us>





# Honouring the 'Brave' at This Year's Armed Forces Day 2016

The Veterans Welfare Service (VWS) joined the masses at this year's eighth Annual Armed Forces Day to celebrate and honour our brave servicemen and women.

Towns up and down the country took part in parades, military displays and community fete's and many more activities to say 'thank you' to the Armed Forces Community, including Regulars, Reserves, their families and veterans both past and present.

This year's National event took place in Cleethorpes. Over the course of the weekend the event drew in crowds of over 200,000 who were out visiting and supporting the stalls and displays that stretched over two miles along the promenade and extended to additional activities held by the boating lake.

The event was supported by the military, and crowds were entertained with displays from the Red Arrows, Black Hawk display team, Royal Navy parachute regiment as well as fly-by's by Spitfire's and a Chinook Helicopter. Additionally, each of the services were represented with an impressive parade as well as a multitude of military vehicles and an appearance by the Prime minister himself. As the day progressed through to evening the crowds were entertained with music from the Military Wives Choir and a large fireworks display.

## Veterans Welfare Service

The VWS is part of the Veterans UK, and works in partnerships with the Royal Navy, Army and Royal Air Force, ex-service charities, statutory and non-statutory bodies, local community service providers and the Veterans Advisory and Pensions Committees. They deliver a quality welfare service that promotes independence, maintains dignity and provides continuous support through life.

If you are supporting a veteran and need advice, the VWS may be able to help.

For more information visit [www.GOV.UK](http://www.GOV.UK) or call the Veterans UK Helpline on 0808 1914 2 18.

At the event, representing VWS were Russ Egan and John Maguire, they said:

*"The Veterans UK stand was well positioned along the promenade enabling us to interact directly with more than 250 members of the Veterans Community.*

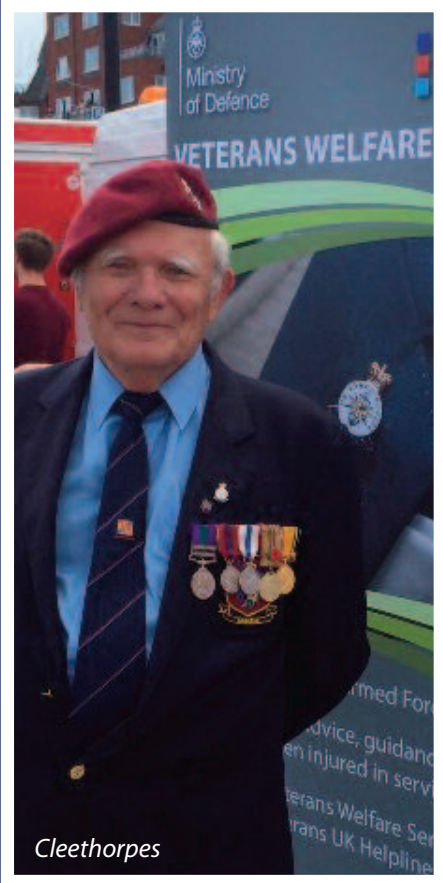
*We were able to support the event by offering a range of face-to-face, advice regarding claims, compensation payments, pension enquiries, and provided advice regarding the Veterans Lapel Badge.*

*It was an extremely successful event that attracted huge numbers and we both agreed a thoroughly enjoyable, spectacular, event to be a part of."*

As well as attendance at the National event, the VWS also had a presence in Glasgow, Edinburgh, Isle of Man, Blackpool, Scarborough, Birmingham, Nottingham, Caerphilly and the National Arboretum in Staffordshire.



Here are a selection of photos from the other Armed Forces Day events attended by The Veterans Welfare Service







The Battle of the Somme, also known as the Somme Offensive, was one of the largest battles of the First World War. Fought between July 1 and November 18 1916, near the Somme river in France. Here at MOD Veterans UK we marked the commemorative event with a short video (images courtesy of the National Army Museum). Take a look at the film on our [Facebook page](#).

The Battle of the Somme lasted for 141 days between 1 July to 18 November 1916

19,240 British Soldiers were killed on the first day



1,000,000 total casualties, from British, French and German armies

72,085 Commonwealth soldiers died during the battle and have no known grave – These are referred to as 'The Missing of the Somme'

100,000 horses were used by the British army during the Battle of the Somme

51 Victoria Crosses were awarded, 17 of these posthumously







# A Partnership to Ease the Worry



The RAF Benevolent Fund and Anxiety UK have announced a new pilot partnership that will provide additional support to those of working age who are affected by anxiety or depression, whether that be a veteran of the RAF or their loved one.

Anxiety UK will provide those who have served in the RAF and their families with a variety of services and resources including:

- A dedicated helpline service to provide emotional support
- A dedicated [email](#) service to provide emotional support
- Self-help materials and annual membership to Anxiety UK
- Therapy provision for those experiencing anxiety and/or depression, not able to access NHS support



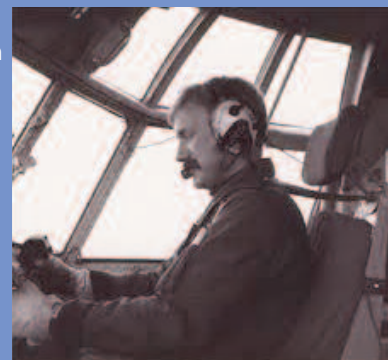
Anxiety UK's Chief Executive Nicky Lidbetter said: "We're extremely pleased to announce this new partnership with the RAF Benevolent Fund and to be able to support their beneficiaries by providing timely assistance and interventions for those affected by anxiety and anxiety based depression."



Air Commodore Paul Hughesdon, Director of Welfare and Policy for the RAF Benevolent Fund, added: "The RAF Benevolent Fund is delighted to be working with an expert organisation like Anxiety UK to offer another layer of support for the RAF Family. This new service adds to financial assistance, welfare support, re-

training, advice and advocacy and housing services which the Fund already provides. To start with this pilot will focus on RAF veterans (and their family members) of working age, but we will evaluate it on a regular basis to see if we can and should expand provision."

Former C-130 Hercules pilot Martin Oxborrow knows only too well how anxiety can impact a person's life. Martin's RAF career came to an end when he suffered from severe anxiety and panic attacks which manifested into a



fear of heights and flying. Martin, now 63, eventually sought help for his mental illness and urges others in the RAF to speak up and do the same.

"Obviously having a fear of heights and panic attacks was a real problem for a Hercules pilot!" says Martin. "At first I tried to carry on flying but I was completely stressed out and it started to affect my abilities. I was offered a lot of support from the RAF but it was hard to admit something was wrong. I knew I couldn't carry on in my RAF career – which was devastating as it's all I'd ever wanted to do – and I was eventually discharged in 1997.

"I still don't know what triggered the anxiety. I had a lot of things going on in my personal life at the time but the point is sometimes you're just not aware how stressed you are. A psychiatrist said to me that my brain was like a jug filled to the brim and trying to fill it anymore was overwhelming."

"I think this partnership with Anxiety UK is so important. I would urge anybody who has even the slightest inkling that something is wrong to use this service and get the help they need. Talk to someone, find treatment and keep fighting."

**To contact someone about how anxiety or depression may be affecting you or a loved one;**

**Tel:** Anxiety UK on 0844 334 1550

**Email:** [rafsupport@anxietyuk.org.uk](mailto:rafsupport@anxietyuk.org.uk)

**Web:** [www.anxietyuk.org.uk](http://www.anxietyuk.org.uk)



# Lifelong Learning

## Changes to the Enhanced Learning Credits (ELC) and Further Education and Higher Education (FEHE) schemes came into effect from 1 April 2016.

The Ministry of Defence promotes learning among members of the Armed Forces and the veterans community by providing what are known as Learning Credits through the Enhanced Learning Credits scheme and Further Education and Higher Education scheme. Both of these entitle service personnel and service leavers to receive financial help with the cost of their learning.

From 1 April 2016, there will be some changes to the schemes to make them more accessible and to enable people to use them to gain personal and professional qualifications in a more flexible way, both while serving and after transition to civilian life.

For those still serving, everyone will now benefit from being enrolled automatically, removing the need to apply. However, for veterans who leave on or after 1 April 2016, post-service access to ELC and FEHE payments will now be retained for a maximum of five years from discharge.

For those who left the Armed Forces between 1 April 2011 and 31 March 2016 (both dates inclusive), special arrangements have been put in place and they will have until 31 March 2021 to use their ELC or FEHE credits, i.e. five years from the date the changes came into effect. Those who left the services before 1 April 2011 retain the right to 10 years of post-service access from their date of discharge.

The scheme provides financial support in the form of a single up-front payment in each of a maximum of three separate financial years. ELC funding is only available for pursuit of higher level learning i.e. for courses that result in a nationally recognised qualification at Level Three or above on the National Qualifications Framework (NQF)

(England, Northern Ireland and Wales), a Level Six or above on the Scottish Credit and Qualifications Framework (SCQF) or, if pursued overseas, an approved international equivalent qualification with an approved learning provider.

The schemes are administered by the Enhanced Learning Credits Administration Service (ELCAS) and any course must be listed as an approved course on their website.

More information on the schemes, and these changes, is available on the ELCAS website:  
[www.enhancedlearningcredits.com](http://www.enhancedlearningcredits.com)

The screenshot shows the ELCAS website interface. At the top, there is a navigation bar with links for 'Spouse/Nominated Proxy/WIS', 'Downloads', 'FAQ's', and 'Members Area'. Below this is a search bar and a navigation menu with options: 'Serving Personnel', 'Service Leaver', 'Education Staff', 'Learning Provider', and 'Contact Us'. The main content area is titled 'Getting Started: How does it work?' and contains a numbered list of four steps:

- 1 There are several stages to the ELC process. Full information is set out in Joint Service Publications (JSP) 898.
- 2 First you must have already been registered to become a Scheme Member and have accrued a sufficient amount of service before you can submit a claim. If you are still serving speak to your local Education Staff as they will be able to check your entitlement for you. If you have left the forces contact ELCAS as they can make the appropriate checks.
- 3 Have a look at Service Personnel Claiming ELC or Service Leaver Claiming ELC respectively as these pages will tell you how to make your claim.
- 4 Finally you must complete your Course Evaluation via the Member's Area. Please note that further claims cannot be processed until the evaluation has been completed.

Below the list, there is a section for 'Learning Providers' with a link to 'JSP 898'. The bottom of the page features a footer with the text: 'The Enhanced Learning Credits Administration Service (ELCAS) provide the administrative support for the ELC Scheme. Education Staff and Single Service Representative are responsible for approval of both ELC Application and Claims.'



# Veterans' Campus Taking Shape

**The Veteran's Campus at Wilton Hill is a unique model that will deliver enterprise opportunities together with supported accommodation catering for a wide range of veterans' needs, available to all veterans across the South West regardless of age, uniform, role or rank.**

Wilton Hill is a 36-acre mixed development at the former Erskine Barracks site in Wilton, near Salisbury. The development is the result of a partnership between Our Enterprise, Redrow Homes Ltd and the Wilton Community Land Trust. Wilton has enjoyed a long association with the Army dating back to 1914. HQ Land Command was at Erskine Barracks before moving to Andover in 2011 to become the Army HQ today. Due to its previous military use, and with the support of the local community, there was a unique opportunity to offer veterans homes and employment opportunities at Wilton Hill – the site of the former Erskine Barracks.

Our Wilton Trust will own and develop the 44-unit Veterans' Campus as part of a wider, ground-breaking development of homes, an Enterprise Hub, 'Design, Make and Sell' units, childcare facilities, a nursing home and a community cafe at Wilton Hill. This entrepreneurial environment will offer training, employment and community-based opportunities to assist veterans with integrating into civilian life.

Full planning consent has been granted for all of the veterans' accommodation, crèche and the enterprise hub. Our Wilton Trust will manage 32 of the 44 veterans' units, ranging from bedsits to two-bedroom apartments. These units are for short and medium-term accommodation, providing veterans with a stepping-stone into civilian life and a new career. In addition, the charity Alabaré Christian Care and Support

will provide specialist care, management and support to vulnerable veterans in 12 of the 44 units.

Veterans will be encouraged to socialise in the café and meeting area linking their accommodation to the adjoining Enterprise Hub, giving them the opportunity to interact with the businesses and wider community using the Hub. The Enterprise Hub will be a state-of-the-art, managed workspace that will support up to 60 businesses, from start-ups to established companies, and will serve the new Wilton Hill community and the existing town of Wilton.

Our Wilton Community Interest Company (CIC) will help to identify company sponsorship programmes, set up an apprenticeship scheme and create jobs working in the landscape, building trades and handyman services of the wider estate management being delivered by the CIC.

Matthew Bell, Our Enterprise Founder and CEO, said, "I believe we have come up with a plan which will reinvigorate this community and transform many lives for the better."

In the March 2015 budget Our Wilton Trust was awarded a £3.5 million grant from the LIBOR Fund for the project. Allocated specifically for the capital costs of the 44-bed unit and the 10-year revenue costs of Alabaré Christian Care and to sustain their 12 units. A separate, second phase of development for veterans at Wilton Hill will build 30 privately rented houses for veterans and their families (this is not funded by the LIBOR grant). The old Ministry of Defence buildings have already been demolished and construction is due to start in September 2016.

For more information please visit: [www.ourwilton.org](http://www.ourwilton.org)



Image by Sarnie Photography



# Reaching Out to Children of The Fallen



**Children's military charity, Scotty's Little Soldiers, reaches out to over 250 children of the fallen.**

The charity, initially set up to help children smile again following the loss of a loved one, benefits the bereaved children of any service personnel who has suffered an illness, been in an accident or died in combat.

The charity was set up following the personal experience of Nikki Scott who lost her own husband Corporal Lee Scott, when his vehicle hit an IED in Afghanistan, leaving their two children, Kai and Brooke, devastated.



Nikki said: "I'm blown away by the support the charity has received since we started and that we've been able to help so many of our bereaved Forces' children. My mission now is to provide this support to all children who have lost a serving parent and we know

there are many more out there who are yet to hear about the charity. We focus on supporting the children, so the marital status of the parents or their wealth or the reasons behind their death is not important - what's important to us is that these brave young people have lost a parent while they were serving their country and we owe it to them to provide this support."



*Left: CEO of Scotty's Little Soldiers, Stuart Robinson, taking part in the Rock Solid Race*





*Scotty's Little Soldiers safari themed christmas party at London Zoo*

Working with her brother, Stuart Robinson, now CEO of Scotty's Little Soldiers, three programmes have been set up to ensure that children can smile again and look to a brighter future. These are 'Smiles', 'Support' and 'Strides'.

The 'Smiles' programme offers fun activities including an annual Christmas party, while 'Support' focusses on offering Scotty members bereavement counselling and 'Strides' assists with personal development, for example providing further education grants.

From holidays at the Scotty lodges, trips to Alton Towers and Legoland, to parties, meeting celebrities and professional bereavement counselling provided by partners Winston's Wish and funded by Help for Heroes, the charity provides an array of support for children up until their 18th birthday.

Scotty's also offers a range of grants for driving lessons, higher education, sports clubs, school trips and music lessons, ensuring no child ever misses out.

Mother of two, Laura Lockwood, is just one of the widows who receives support from the charity. Her husband Michael lost his life in 2014, leaving behind children Bella and Evie after serving more than 16 years in the Forces.



Speaking about how Scotty's has changed her life, Laura said:

"Scotty's Little Soldiers has shown us love, provided support and most importantly ensured that we're not on our own. The charity has made myself and the girls happy on days that are sad. We went to Alton Towers with Scotty's and the kids loved it. It's wonderful to see them smile and be happy, especially Bella as she thinks about her Dad a lot. Trips out like that show you that you can have fun and even though you feel sad inside, you're always holding that someone special close in your heart, while making new, happy memories."

Scotty's Little Soldiers invite all those passionate about its cause to spread the word of the charity, so it can reach out to those vulnerable children who are in need of its support. The charity is also looking for new fundraisers, and advises anyone who is interested to get in touch or visit the website.

**To get involved contact Scotty's Little Soldiers:**

**Tel:** 01553 763000

**Email:** [hello@scottyslittlesoldiers.co.uk](mailto:hello@scottyslittlesoldiers.co.uk)

**Web:** [www.scottyslittlesoldiers.co.uk](http://www.scottyslittlesoldiers.co.uk)

**Facebook:** [www.facebook.com/scottyslittlesoldiers](https://www.facebook.com/scottyslittlesoldiers)

**Twitter:** @CorporalScotty





# Credit Where Credit's Due



**A credit union service has been launched to support Armed Forces personnel by providing access to safe and sustainable finance.**

The credit union service offers an easy alternative to banks, building societies and payday lenders, helping serving personnel to save regularly or repay loans with credit unions.

In the past, some personnel have struggled to get credit approved, partly due to moving regularly and not being able to build up a good credit rating. Some have also been targeted by payday loan companies.

Armed Forces personnel can now save with, and pay off loans from the credit union through 'payroll deduction'. This means that the payment will come directly from an individual's salary or pension at source.

Minister for Defence Personnel and Veterans, Mark Lancaster has said:

"I'm delighted that credit union services will be available to Armed Forces personnel. It is crucial that those service people who work so hard to keep Britain safe, both at home and abroad, can access easy and affordable ways to save and borrow. This helps to tackle an issue that has caused disadvantage and disappointment to some service members."

The three credit unions, [PlaneSaver Credit Union](#), [Police Credit Union](#) and [London Mutual Credit Union](#), will work collaboratively to offer the best service for serving personnel.

The credit union builds on the MOD's work under its commitment to the Armed Forces Covenant. Credit unions are owned by their members. This means they can offer competitive rates of interest on savings and loan products, as there are no third-party shareholders to whom profits must be distributed. Credit unions are also able to offer safe and sustainable loans to their members, and deposits are protected by the Financial Services Compensation Scheme.

For more information about the credit union service, visit: [GOV.UK](http://GOV.UK)

Providing access to credit unions complements existing financial support for the military. The MoneyForce programme gives financial education and awareness to service personnel, combined with accessible online support for the entire Armed Forces community via [MoneyForce.com](http://MoneyForce.com).





# Armed Forces Covenant Finds a New Home

The new Armed Forces Covenant website has launched, at [www.armedforcescovenant.gov.uk](http://www.armedforcescovenant.gov.uk)

The new website has been developed to enable all those who benefit from the Covenant, and those that can support it, to find the information they need online, in plain English.

Serving personnel, service leavers, veterans and families can access support from the Armed Forces Covenant via the new website. It is a central point of information about the Covenant, and uses real life examples to show what the Covenant does and the practical support available.

The Armed Forces Covenant is a pledge to those who serve or have served, and their families, that they should be treated with fairness and respect by the communities, economy and society they serve. This means recognising that service creates particular challenges for personnel; past and present, and their families, that aren't faced by the rest of the population. This could be the challenge of maintaining a UK credit rating when military personnel and their families are posted overseas, the impact on children's education of frequent relocation, getting support to transition into a new career, or help getting onto the property ladder.

Every central government department, every local authority in mainland Great Britain, and more than 900

businesses and organisations of all sizes have now signed the Covenant.

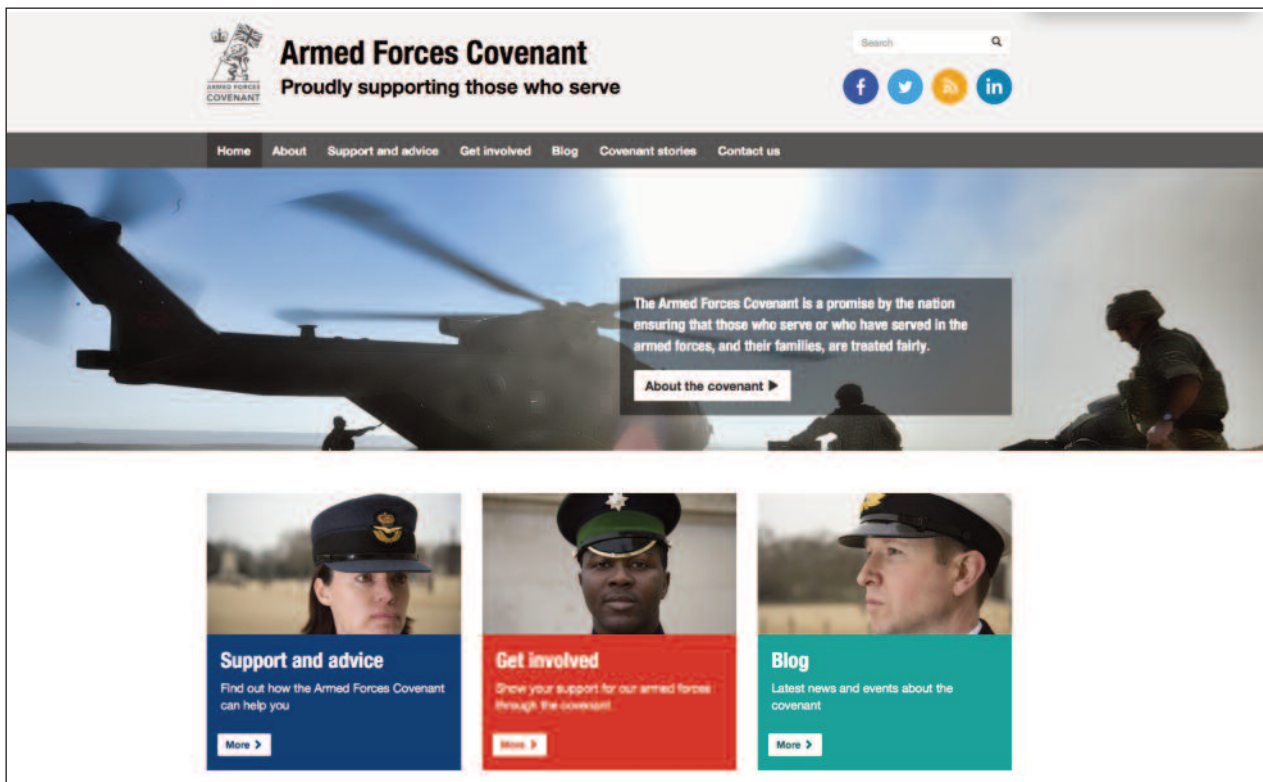
The Armed Forces Covenant aims to ensure that members of the Armed Forces community have the same access to government and commercial services as any other citizen. Support is focussed on a number of key areas, including:

- Education and family well-being
- Accommodation
- Career development outside of the Service
- Access to healthcare
- Discounted services
- Access to financial products and services

The website also contains information for supporters of the Covenant, including businesses, charities, the general public and local authorities, and regular news stories about how the Covenant is helping real people, with links to further information on individual Covenant measures on GOV.uk.

There is also a 'Contact us' facility, where you can ask questions about the Armed Forces Covenant, and a facility whereby you can share your own stories.

Find out more by visiting: [www.armedforcescovenant.gov.uk](http://www.armedforcescovenant.gov.uk)



The new website

# Sign up to *Veterans World* email alerts



*Veterans World* is now a fully digital magazine issued 8 times a year.

Make sure you never miss updates from *Veterans World* by signing up for our free email alerts when a new edition is published. Just send your name, the organisation you work for (if relevant) and email address to [Veterans-UK-veteransworld@mod.uk](mailto:Veterans-UK-veteransworld@mod.uk)

*Veterans World* now includes regular features on:



Accommodation & Housing



special housing and accommodation projects for veterans



Healthcare & Wellbeing



special healthcare & Wellbeing programmes for veterans from the NHS, charities and other providers



Working in Partnership



sharing best practice to better support our veterans community



Education, Training and Employment



leaving the forces and helping veterans find work and improve their skills



Family Matters



support for families including those bereaved by service