

Officers within the Naval Service are often those who are looked to for leadership, guidance, inspiration and help. But who is there for them when times are tough – financially or personally?

THE RNOC IS THERE EVERY TIME

The Royal Navy Officers' Charity is the only charity dedicated to supporting serving and former Officers of the Naval Service and their families – at every stage of their lives and careers.

FIRST ESTABLISHED IN 1739...

...Under the name The Amicable Navy Society, our objectives were to 'afford relief to distressed Officers of the Royal Navy, their widows, orphans, mothers and sisters'. Society membership cost one Guinea per annum, with life membership available for 10 Guineas. While it is no longer possible to join the Society, the objectives remain, although with a much wider remit to reflect modern society.

TODAY THE RNOC EXISTS TO:



Provide relief to persons in need – Officers and former Officers of the Royal Navy, the Royal Marines and Queen Alexandra's Royal Naval Nursing Service and Officers and former Officers on their Reserve Lists, together with their spouses or former spouses, partners, widows, widowers, families and dependants.

Every year we provide one-off grants and long-term financial support. We treat every case received on its merits, then where appropriate we provide funding to meet the person's specific needs and situation. Our responsive, flexible approach transforms lives.

HOW CAN YOU HELP?

There is always more we can and want to do in support of the Royal Navy Officer Family.

We are not funded by any other charity and do not receive any government funding. The RNOC currently receives almost all of its income from investments. We are extremely grateful to receive a number of donations and legacies. These come from a variety of sources including regular monthly donations, church collections, sponsorships and gifts in memory of loved ones. In 2020 we received many one-off donations from ARNO members marking the Centenary of the Association, and significant donations from C Hoare & Co, Navy Lodge and Fortitude Lodge. Whatever the frequency or amount – thank you very much. By giving to the Royal Navy Officers' Charity, you can help us support those who need it most. If you'd like to be part of our life-changing work, you can leave a legacy or make a secure online donation through the website.

ACKNOWLEDGEMENTS

The Trustees of the RNOC are extremely grateful to all of our supporters. We would particularly like to thank the following organisations for their help and assistance.

- Cazenove Capital Management
- Child & Co
- SAIL

In addition, an extra special thanks to the many SSAFA caseworkers who, on behalf of our beneficiaries, compile and facilitate the many applications for assistance. We are grateful for your ongoing support.

The RNOC is pleased to have a strong working relationship with Greenwich Hospital, the NCC, WRNS BT, RNBT and RMC.

The Royal Navy Officers' Charity is a charity registered in England and Wales (no 207405). Registered office as below. Disclaimer: The information used in this report is taken from the fully audited Report and Consolidated Financial Statements for the year ended 31 December. Copies are available upon request.

FIND OUT MORE

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T: 020 7402 5231

Visit our website: rnoc.org.uk



LOOKING AHEAD

We want to maximise our reach by engaging with more people. Working alongside our partner organisation ARNO and other charities, we will continue to promote and raise awareness of our support services. We use regular e-newsletters and social media to publicise our work, while our website offers a range of advice and help available from the RNOC and other related organisations.

See www.rnoc.org.uk

Help us help the Royal Navy Officer family – all donations, large or small, are most welcome and will have a lasting impact. For more details go to www.rnoc.org.uk

SUPPORTED BY:



IMPACT REPORT | 2020

SUPPORTING NAVAL SERVICE OFFICERS THROUGH LIFE



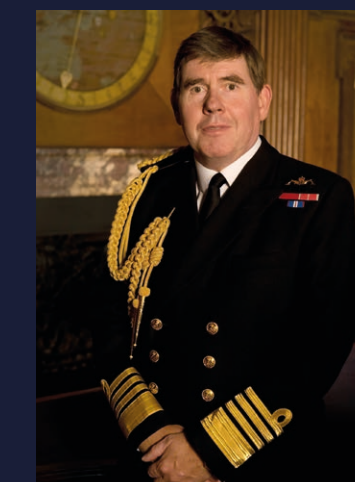
HM THE QUEEN, PATRON

Official Portrait of HM The Queen ©www.royalimages.co.uk

Please convey my warm thanks to the President and the Board of Trustees of the Royal Navy Officers' Charity for their loyal greetings.

As your Patron, I was interested to hear about the important work

that has been undertaken by the Charity in the United Kingdom and overseas during 2020. I much value your kind words and continued support. In return, I send my best wishes to you all.



ADMIRAL SIR MARK STANHOPE GCB OBE DL, PRESIDENT

It is with considerable pride that as President of the RNOC I can report that throughout this COVID-19 dominated year the CEO and Trustees of the charity have continued to meet the growing support needs of the Naval Officer community and their families. With a significant increase in the amount of funds expended on grants and annuities this year, the benevolence of the charity has

continued unabated by the pandemic. The types of financial need we have helped alleviate over the year have been far ranging and as always dealt with through proper validation and assessment of each request and in a non-judgemental manner. This Impact Report provides evidence of the strong performance and scrutiny of a vibrant charity serving its community in a responsible way.



REAR ADMIRAL MIKE KIMMONS CB, CHAIRMAN

I was delighted to join the RNOC Council as Chair in July. In common with other benevolence charities, we are dealing with ever increasing, complex demand against an uncertain income generation backdrop. My Trustee colleagues and I are proud to support the whole spectrum of Naval Service Officers and their families. We are particularly proud of the speed and agility with which our small staff, frequently in

collaboration with partner agencies, is able to turn around benevolence applications. We are fortunate to have ARNO as our sister membership organisation. The network of support helps us to sustain spirits through frequent contact with people, from the front line at sea to those in care homes, and helps us to understand the nature of emergent needs as they arise.



COMMANDER MIKE GOLDTHORPE BEM, ROYAL NAVY, CHIEF EXECUTIVE

Leading one of the oldest benevolence charities in the UK to meet the needs of our beneficiaries in the modern world is an honour. We pride ourselves on being responsive, current and minimising bureaucracy to the extent that is consistent with proper governance, promoting partnership with other charities and organisations to best support our beneficiaries. At the core of our beneficiary population are the older retired

officers and their dependants, but we have also been able to assist serving officers facing a range of unexpected financial and personal challenges as well as those transitioning from the service or already in civilian life. In some instances information or a 'steer' is what is needed, but many benefit from our ability to provide financial support. We are always grateful for donations and legacies which allow us to continue our work.

VICE-PRESIDENT
Paul Bennett

TRUSTEES
Wayland Austin, Funmi Chirnside, Bob Grainger, Graham Hockley, Ben Hughes, Eunice Marland, Martin Poll, Michelle Westwood, Samuel Williams.

WE ARE THERE FOR THOSE SERVING...

“The RNOC remains at the heart of supporting serving and former Officers of the Naval Service and their families. In these unprecedented and uncertain times, this important and impactful work has been needed more than ever. Demand for support has increased as we all have navigated the hurdles of everyday life through a global pandemic and the charity has remained relentless in its pursuit of helping others. I am proud to support the RNOC.”
Rear Admiral Iain Lower



SUPPORTING THE NAVAL OFFICER FAMILY



WE ARE THERE FOR THE RETIRED...

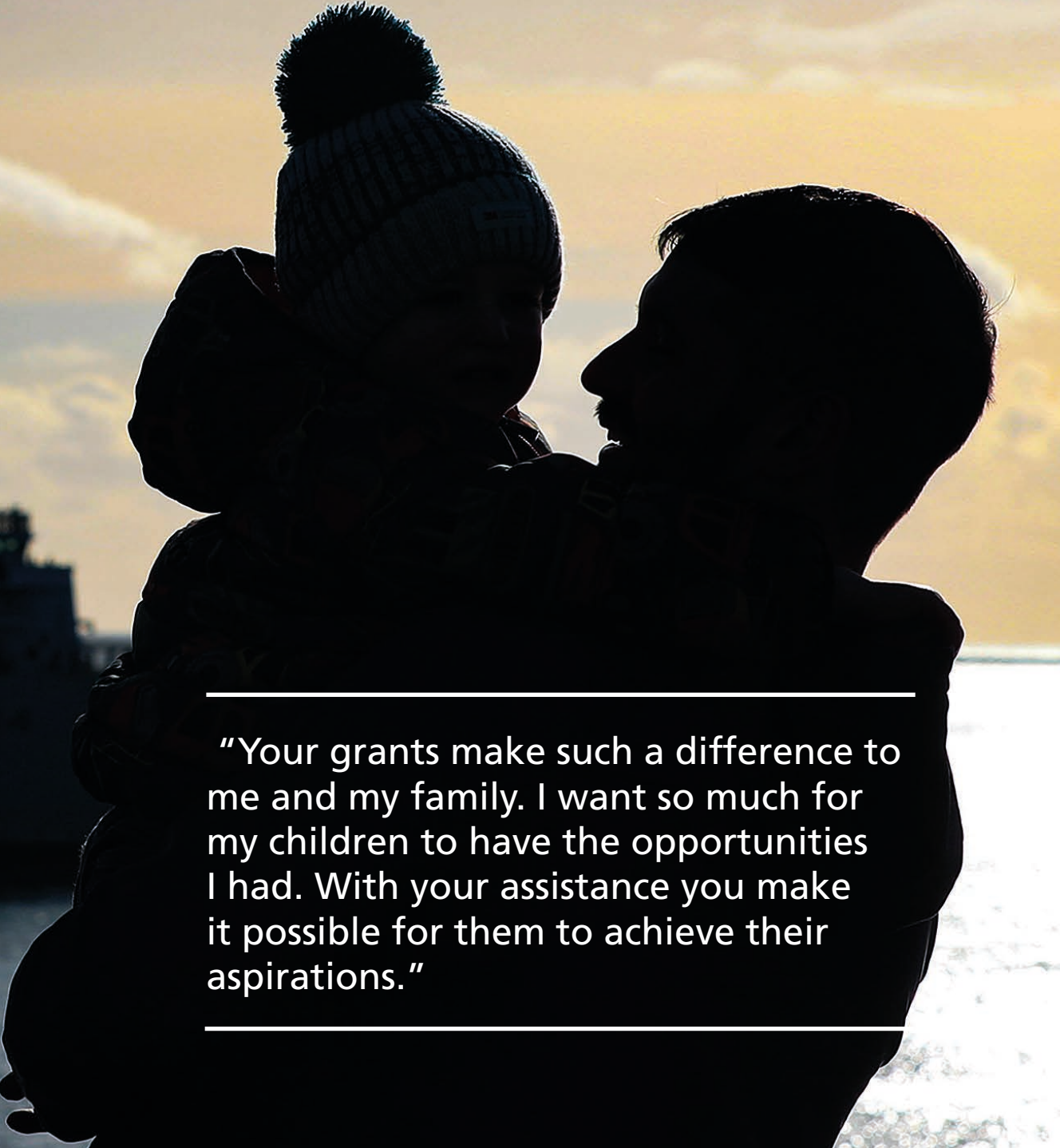
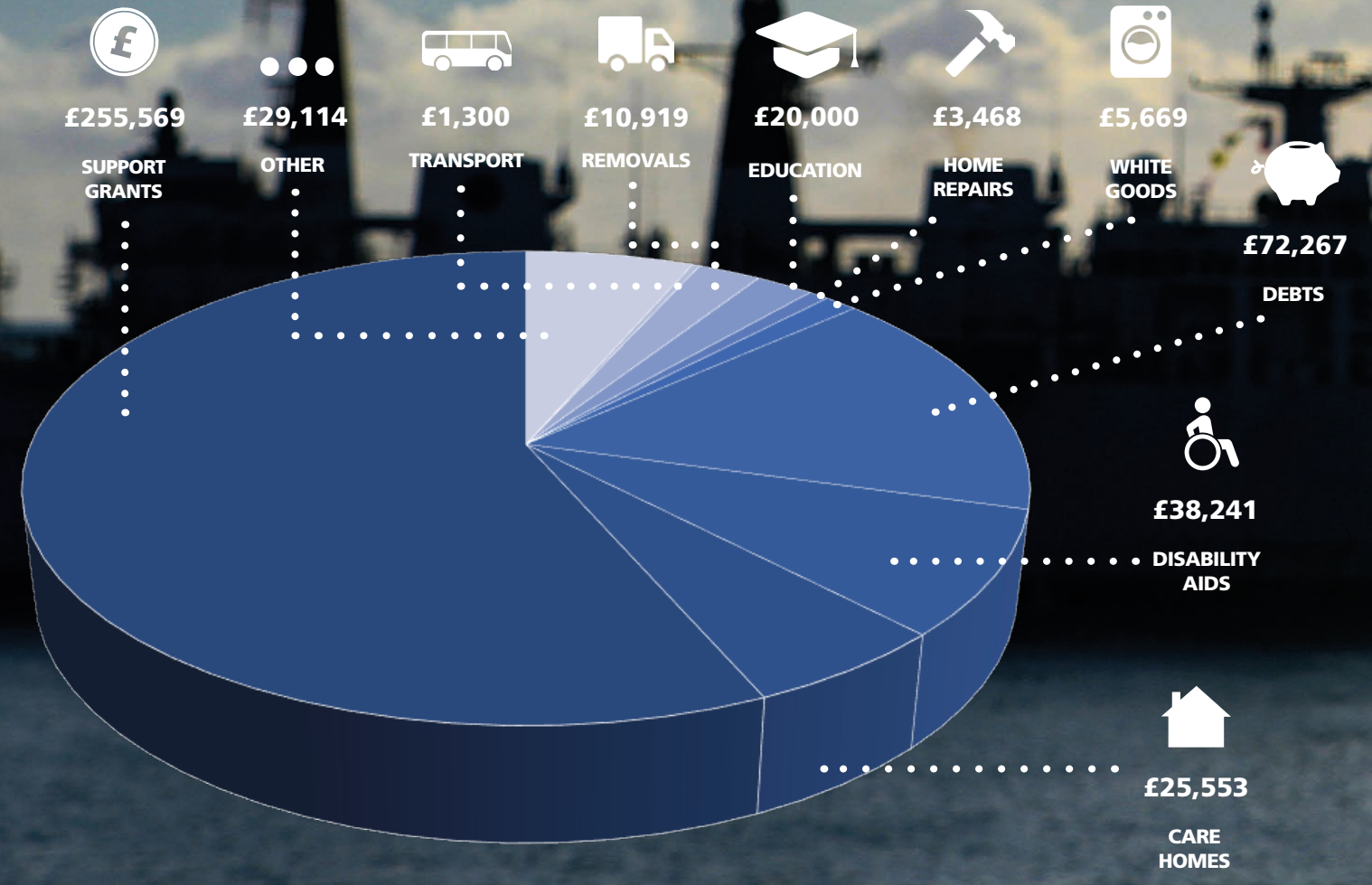
A high proportion of RNOC cases involve retired Officers, a small number of whom hold wartime or National Service commissions and, together with their widows, might be on low incomes. We help them, and their dependants, with everyday expenses and take away financial worries that cause unnecessary stress. Sometimes just knowing that they can rely on our support provides the comfort and reassurance that they are not struggling alone.

“Assistance from the RNOC has meant absolutely everything to me – it has brought my life back. As my husband so rightly said, if you’re ever in trouble, contact the charity.”

GRANTS and IMPACT 2020

Last year was challenging for everyone. We were glad to be able to support a wide range of beneficiaries with grants in excess of £450,000.

To reflect the diversity of needs, and especially in response to the pandemic, our grants support beneficiaries of all ages and backgrounds, including: nursing and care home fees, mobility aids, education, household adaptations, training and transition, repayment of debts, end of life care and funeral costs.



“Your grants make such a difference to me and my family. I want so much for my children to have the opportunities I had. With your assistance you make it possible for them to achieve their aspirations.”



HOW OUR GRANTS ARE USED:

- Assistance with the cost of day to day living expenses.
- Consolidation and repayment of debts.
- Funding of a range of disability and mobility adaptations.
- Support with rehabilitation and respite costs.
- Assistance with end of life and funeral costs.
- Grants to help with education costs and courses.



OFFERING SUPPORT TO OVERCOME LIFE'S HURDLES

“Thank you so much for the grant and your successful efforts to coordinate contributions from the other two charities. The treatment that my partner needs after her accident isn’t available on the NHS and even with my RN salary we would have been very challenged financially to get what she needs. With the treatment she will be able to get back to her career as a teacher before too long. We will both be forever grateful.”

“The RNOC helped us amazingly with the care of our son whose severe needs since birth meant we have both now become full-time carers. We can’t thank you enough, your support has had a huge impact on our son – thank you so much indeed.”

When I needed support, they were there for me...
“I served as an Officer-Under-Training (Pilot) for just one year over 25 years ago. I did not make it through my training due to illness. Therefore, I was somewhat sceptical when I was told that I might be eligible for support from the RNOC.

“I want to thank you so much for helping with my husband’s care costs. It is a sad time in our lives – we have been together for almost 50 years and had so hoped to spend our twilight years under the same roof. At least he is close to home and I can visit every day. We just could not have managed without your help.”

Since leaving the Royal Navy, I had a successful career in business for over twenty years. To my shame I made some very foolish life choices and as a result, I found myself imprisoned for 21 months. My imprisonment cost me my career, my family and left me homeless and in serious debt upon release.

“As a pensioner my money doesn’t go up but the cost of living does – your support is wonderful and I couldn’t manage without it. Now I can eat and put petrol in the car.”

At this point, I approached the RNOC and a financial grant was made within a couple of days. This meant that I was able to overcome the hurdle of not having a deposit to get accommodation – and it even covered the costs of some furniture for my new place. Having stable long-term accommodation is the key to my rehabilitation and now I feel that I have a strong platform upon which to try and repair the damage to my life.

Aside from the financial support, the personal and non-judgemental support that the charity has provided me has really restored my faith in humanity and their generosity has been truly humbling.”