

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 benevolence 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 on 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 dependents.

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 or central government. 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 2021 we received many one-off donations from ARNO members in conjunction with the Green Canopy marking Her Majesty's Platinum Jubilee. Significant donations were received, once again, from The Worshipful Company of Saddlers, St Anne's Church Portsmouth, The Naval Ladies Club and both 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.

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

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 2021. Copies are available upon request.

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
- Greenwich Hospital

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

SUPPORTED BY:



FIND OUT MORE

The Royal Navy Officers' Charity
70 Porchester Terrace
London
W2 3TP

E: RNOC@arno.org.uk
T: 020 7402 5231

Visit our website: rnoc.org.uk



IMPACT REPORT

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 pleased to be reminded of the Charity's continued support to Serving and Retired Officers,

together with their families, in both the United Kingdom and around the world. I much appreciate your kind words and, in return, send my best wishes to all concerned.

ELIZABETH R.

VICE ADMIRAL PAUL BENNETT CB, OBE, PRESIDENT



As President of the RNOC, I am delighted to present our annual Impact Report. From one perspective, this has been a good year; we have provided more benevolence than ever despite the constraints of COVID. Nevertheless, underneath the figures, the Impact Statement reflects considerable human tribulation. The level of need seems to be growing inexorably both for serving and retired service personnel and, as cost of living pressures increase, it seems likely

that this trend will continue. You can, therefore, be reassured that the CEO and Trustees of the Charity have continued to do an excellent job of applying RNOC's resources as widely as possible, validating each case carefully and without judgement, and all with notable alacrity. As a result, I am immensely proud that RNOC has truly been a 'friend in times of need', providing reassurance and comfort in dark moments. I commend this Impact Report to you.

REAR ADMIRAL MIKE KIMMONS CB, CHAIRMAN



During my first full year as Chair of Trustees, I have been able to fully appreciate the range and scope of the benevolence provided by the RNOC. We effectively and efficiently evaluate the needs of the beneficiaries and address those rapidly. Helping young families in need of support and setting up homes, people with medical needs that can't be quickly addressed by the NHS, or funding education or training for children and adults are all possible. Officers and their dependents who are

elderly can also be supported with living costs at home or in residential care, or with end of life and funeral costs. This list is neither exhaustive nor definitive. There is a great deal less tangible, but equally important, assistance provided during our normal interaction with current and potential beneficiaries. This report expands on our activities, and the Board believes the £500,000 contributed to benevolence is money very well spent.

COMMANDER MIKE GOLDTHORPE BEM, ROYAL NAVY, CHIEF EXECUTIVE



On the one hand awarding grants in excess of £500,000 is a milestone worthy of note; conversely it is sobering that so much need, from a relatively small cohort, exists. The year 2021 will be remembered for a number of reasons – not least the continuation of the Covid Pandemic; most memorable for me will be that once again, despite the restrictions imposed and faced with an increase in complex cases the RNOC were able to deliver much needed benevolence quickly and with the minimum bureaucracy. Additionally a large proportion of

benevolence is not direct financial grants but falls under the heading of Holistic Benevolence. There is no formal Oxford dictionary definition but Holistic Benevolence is what the RNOC and sister organisation the Association of Royal Navy Officers (ARNO) have been practising "day in - day out" for years. In some instances information or a "steer" is what is needed for others just the opportunity to talk and share a problem. Whatever the issue we are here to help and in most cases if unable to do so in house we normally know someone else who can.

VICE-PRESIDENT
Paul Bennett

TRUSTEES

Wayland Austin, Funmi Chirnside, Ian Fyfe-Green, Bob Grainger, Graham Hockley, Ben Hughes, Mike Kimmons, Eunice Marland, Martin Poll, Angus Ross, Michelle Westwood, Samuel Williams.

VIEW FROM THE FRONT LINE

"The RNOC has, and continues, to provide support to Naval Officers and their families at point of need with compassion and genuine understanding. In unprecedented times any one of us can find ourselves in need, often without warning, and recent events have merely demonstrated this to all of us. The RNOC is a foundation that provides reassurance, comfort and hope to those that need it and also provides a brilliant support and communications network, the benefits of which cannot be overstated whether serving or retired. I am proud to support the RNOC and commend their charitable work to you."

Vice Admiral Sir Chris Gardner KBE



SUPPORTING THE NAVAL OFFICER FAMILY

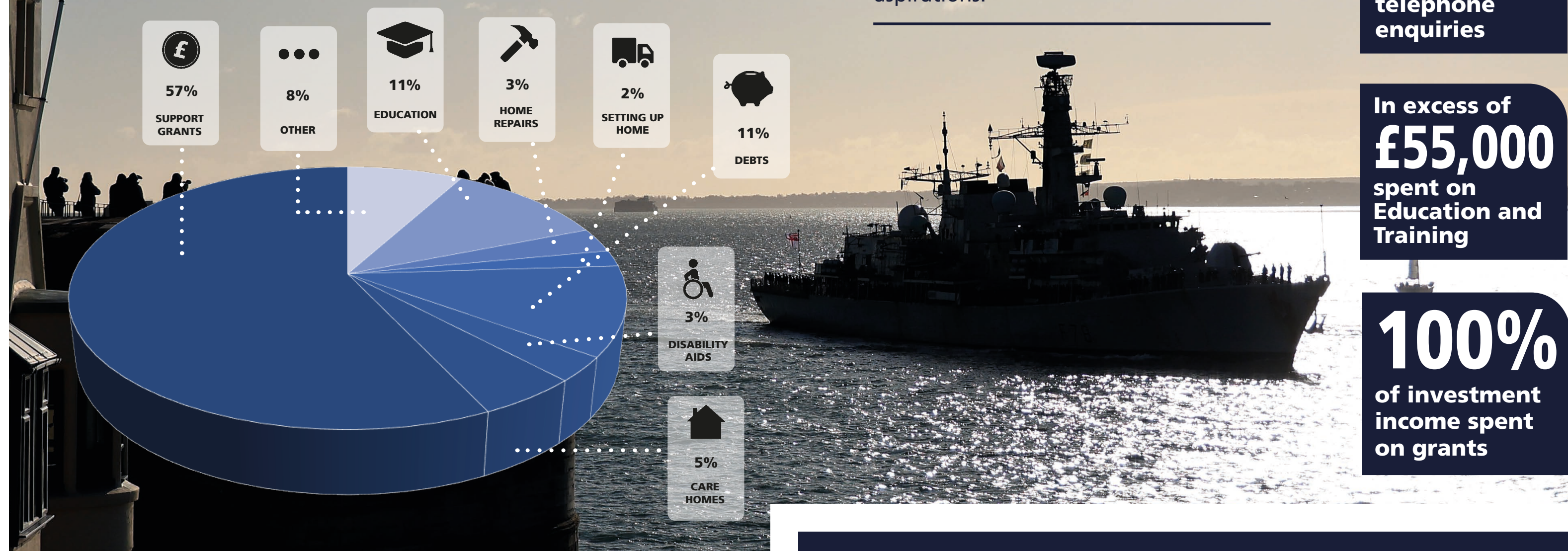


A high proportion of RNOC cases involve retired Officers, a small number of whom hold wartime or National Service commissions and, together with their widows, might be on low incomes. We help them, and their dependents, with everyday expenses and take away financial worries that cause unnecessary stress. 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 2021

The total spent on financial support to beneficiaries was above £500,000 in 2021 for the first time in our history. Beneficiaries are diverse in their situations and profiles from young families and individuals, serving and those who have left the service, to people who are retired.



"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."

Over **600** email and telephone enquiries

In excess of **£55,000** spent on Education and Training

100% of investment income spent on grants



HOW OUR GRANTS ARE USED:

We support in the region of 70 people on an ongoing basis by way of an annuity that allows them to meet the costs of day to day living expenses and all of them find the additional funding (£3,000 pa in 2021) hugely impactful in terms of their quality of life. Additionally under the heading of Support Grants we made a number of one off grants in 2021 to individuals which allowed them to meet specific needs for them and their families during times of particular stress. These cover, for example, costs incurred when setting up separate homes following relationships ending, or when an unexpected illness or accident occurs. In 2021 the number and value of education related grants increased, while the amount contributed to care home costs remained stable, albeit the population of beneficiaries for this support evolved significantly ("joiners and leavers"). Contributing to the cost of disability aids and adaptations or rehabilitation and respite care has allowed several beneficiaries to remain living at home. Although the total spent on consolidating and repaying debts is less in 2021 than the prior year this remains a significant area requiring our support.



OFFERING SUPPORT TO OVERCOME LIFE'S HURDLES

"As we near the end of the first term I wanted to give you a short update and thank you again for the scholarship. Our son is now a music ambassador (a hobby that was never recognised at his previous school) and our daughter is scoring goals for the hockey team despite never having played before. Two very happy children who are settled and thriving in the new environment."

Mrs L T

"Thank you so much for my annual grant – the receipt of which enables me to enter the New Year with an easy mind, knowing I can manage the bills with minimum anxiety. It is always most pleasant to speak on the telephone and the additional information you are able to provide is most useful and welcomed."

Mrs M (Widow of Lt M RM)

"I was surprised and very pleased to find my annual grant had been paid into my account when I checked this morning."

The payment came at a particularly good time as I had just taken delivery of heating oil, very much needed as the temperature has been below freezing for several days, at a cost of almost £600.

The efficient and friendly way in which this support has been made has been such a blessing – and compares so favourably with the difficulty I had with other organisations."

Mrs J D

What our beneficiaries say...

"I cannot express my thanks enough to RNOC for the assistance they are giving me, to help me live in the care home of my choice near my family. At 96 years, I am not at all mobile now, so need full time care, and we were so worried that I would be sent somewhere away from my family. Thanks to your generosity I am in a comfortable Home, very near my children and beautifully cared for and looked after. Thank you from the bottom of my heart. Your help has enabled me to spend my last few years feeling loved and secure."

Daphne L, relict of Lt. H T L

"I spent over three years in the RN serving as an officer however was forced to withdraw from Training due to my personal circumstances. Having been left jobless, and with no fixed income during the pandemic, living would have been impossible for my family and I without the generous help from the RNOC. The financial help has relieved a lot of the stress that was on my family's shoulders and we will be forever grateful."

SLt A S