

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 supported by central government. The RNOC currently receives almost all its income from Investments. In addition, we are extremely grateful to receive a number of Donations and Legacies. We are particularly grateful for the assistance provided by Greenwich Hospital, St Anne's Church Portsmouth and The Naval Ladies Club. During the year we have benefited from a number of individual donations – these come from a number of sources including Regular Monthly Donations, gifts in memory of loved ones, church collections and sponsorships.

Whatever the frequency or amount – thank you very much. By giving to the Royal Navy Officers' Charity, you can help us to support those who need it most. If you would like to be part of our life changing work, you can leave a legacy or make a donation through our website. Alternatively, Cheques made payable to the Royal Navy Officers' Charity can be sent to the address below.

LOOKING AHEAD

We want to maximise our reach by engaging with more people. Working alongside other Naval Charities and our sister organisation ARNO we will continue to promote and raise awareness of our support services. We use regular publication and social media to publicise our work, while our website offers a range of advice and help available from the charity and other relevant organisations. Our office and telephones are manned if you wish to visit in person or give us a call. 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 2022. Copies are available upon request.

* Included in Management Reports

ACKNOWLEDGEMENTS

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

- Greenwich Hospital
- Cazenove Capital Management
- Child & Co

In addition, an extra special thanks to the many Royal Navy Family & People Support, 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.

Two of our Trustees reached the end of their terms during 2022 – Cdr Bob Grainger and Cdr Eunice Marland. Their contributions were highly appreciated over the years.

SUPPORTED BY:



FIND OUT MORE

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T: 020 7402 5231

Visit our website: rnoc.org.uk



VICE ADMIRAL PAUL BENNETT CB, OBE, PRESIDENT

This Impact Statement reflects both the increasingly challenging economic environment faced by both the serving and retired RN Officer community and the continued strong response by RNOC. I am proud to be the President of a charity that combines a long and illustrious history with the ability to adapt and move with speed and alacrity to meet the rapidly evolving needs of beneficiaries in our modern world. It was a particular delight that this excellence in performance was recognised by the award to RNOC of 'Charity of the Year' by the Association of Charitable Organisations. Looking ahead, we must strive to ensure that

the support available through the RNOC is visible to all those in our community, whilst continuing to move decisively to support our beneficiaries whether young families, those unable to earn sufficient income for their needs and those in retirement. As you will see from the Report, it remains vital, often life-changing, work to which the Team are committed. Of course, 2022 was also the year that saw the passing of our Patron, HM Queen Elizabeth II, who had supported us for her entire reign. We mourn her loss but look to the future, confident that we remain relevant and effective.



REAR ADMIRAL MIKE KIMMONS CB, CHAIRMAN

As Chair of the Board of Trustees for the RNOC, I am grateful for the involvement and commitment of the entire team at the Charity. We strive to respond and be effective with a very small and flexible staff and so are able to maintain best in class financial ratios, with more than 90% of our annual expenditure dedicated to delivering benefits. The staff also manages our sister membership association, ARNO, which adds to the cost efficiency. This has meant that when, during the early part of the

year, it became clear that our annuants were being impacted greatly by the price increases in utilities and other essentials we were able to respond. Despite living very frugally some of our beneficiaries are simply not able to make ends meet in the current situation. It was agreed that supplementary grants would be made to assist them and, along with the other cases that we have been presented with, we have issued around 200 grants during 2022 totalling some £530,000*.



COMMANDER MIKE GOLDTHORPE BEM, ROYAL NAVY, CHIEF EXECUTIVE

In turbulent times we aim to combine continuity and reliability with an agile response. The pandemic was the great concern just two years ago, now thankfully a lesser issue. But new crises were coming up fast behind it – war in Europe impacting the energy market adding massively to inflation levels not seen for many years. We are fortunate to have a combination of experienced staff and Trustees, strong investment partners and generous supporters, and this has allowed us to pivot and respond

to the changing needs of our beneficiaries, existing and new. Nobody likes to ask for help, but many have found the emerging challenges from the financial climate or unexpected changes in their personal lives leave them in need. We aim to be non-judgemental, responsive and supportive when members of the RN Officer family find themselves in difficulty, and believe that we are well equipped to fulfil our charitable purpose. We are needed now more than ever and we stand ready to respond.

PRESIDENT
Paul Bennett

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

IMPACT REPORT

SUPPORTING NAVAL SERVICE OFFICERS
AND THEIR DEPENDENTS SINCE 1739

VIEW FROM THE FRONT LINE

“The RNOC continues to demonstrate its commitment to the Royal Navy and our families on a daily basis; examples of this support and the benefits it brings are evidenced in this report.

The recent financial crisis has affected our people as much as those beyond the Services; for some it has been a real struggle.

The RNOC has provided, and continues to provide, a wide range of different options to assist. Our community, serving or veteran, is better connected and better supported because of the work it does.

I am grateful for everything the RNOC do and am very proud to support them and their work and encourage you to get involved with this great charitable organisation.”

Rear Admiral Jude Terry OBE
Director of People Training & Naval Secretary



SUPPORTING THE NAVAL OFFICER FAMILY



The sudden loss of a partner has a devastating impact on any family but more so when children are involved. In one such case our support allowed the daughter of a deceased RN Officer to continue in her current school. Her mother wrote

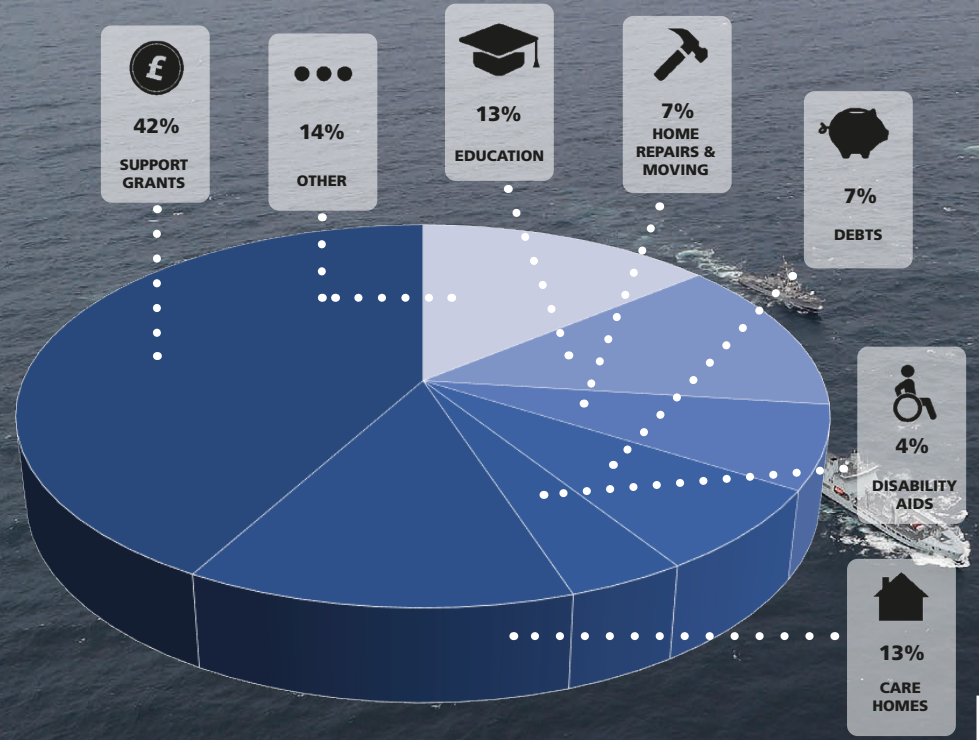
“ The relief in knowing she will not have to change schools is palpable. She has some super friends, is thriving educationally and receives the most wonderful pastoral care and support from all the staff.”

With the recent spike in the rate of inflation some young families have found themselves with spiralling debt. A Sub Lieutenant wrote

“The money that you have given my family is nothing short of life changing. We felt completely lost, desperately trying to stay afloat, always worrying about what the next problem was going to be. Now we are not just hanging on for the next payday or begging for the year to fly by until I’m promoted.”

GRANTS and IMPACT 2022

Each year the amounts spent on each category vary depending on the needs of our Beneficiaries. They are diverse in their profiles and situations and the charity responds accordingly. In 2022 the number of annuitants reduced while the amount spent on care both in the home and residential increased.



“No words I can put on a page will ever fully convey quite the depth of improvement you have brought us, but I hope these will go some way to let you know quite how much you are changing the lives of the people you are helping”

Over 700 email and telephone enquiries

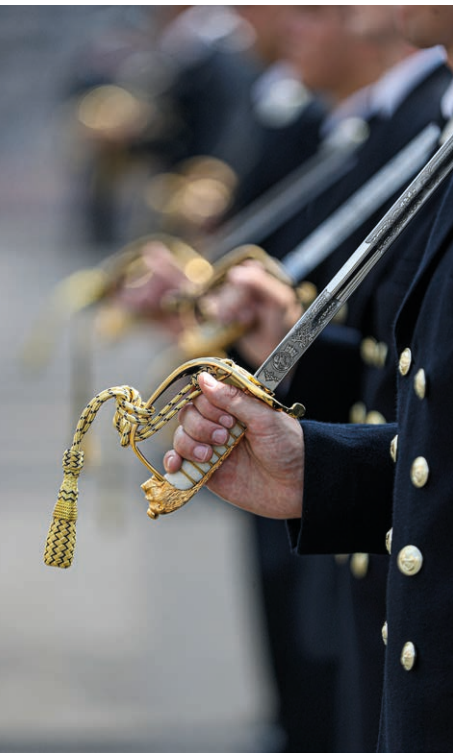
Over £40,000 in additional support grants for those most vulnerable

100% of investment income spent on grants

HOW OUR GRANTS ARE USED:

We continue to support more than 60 people in the UK and abroad with annual grants. These allow the recipients to meet the costs of day to day living. After due diligence reviewing the forecasts for utility and other costs the Trustees authorised additional payments to this population to help them keep up with the unprecedented cost of living increases. By being proactive we were able to offer quick reassurance to this group who despite living frugally were not able to keep pace with the increases.

2022 saw a doubling in the value of grants providing support with Care Home fees. We also noted increases in educational and training costs support, counselling, healthcare and funeral expenses. More people needed our support with rental costs and crisis grants, and debt management remains an important focus. In terms of the needs identified and addressed it was another year where the value of grants delivered exceeded £500,000 and given the ongoing issues being faced by many this is unlikely to reduce in the future.



OFFERING SUPPORT TO OVERCOME LIFE’S HURDLES

“I would like to say a very big thank you for the speed at which you processed the referral we made to you last week. Your intervention and the sensitive way in which you handled this case has made a huge difference to his ability to move forward with his life. Feedback from the service user was that he was overwhelmed by your response to his situation and that words cannot describe how relived he is. He also said that his belief in humanity has been restored.”

RN Family Service Caseworker

“My bank has just informed me that my annuity has been paid into my account. This will be an enormous help over the next few months. So far, although we have had several falls of snow and temperature, I have managed to keep the heating on and stay warm. I sometimes look like a passably well off bag lady as I process through my house wearing several layers of scarf and shawls, but I am warm! ”

Janet, Widow of Royal Navy Officer & RNOC Annuitant.

“I wanted to let you know that my husband’s stay in Worthing has been truly transformational. He is so much happier and physically stronger. Above all, it has made us realise how appalling respite has been in the past. Words cannot express how grateful we both are. Thank you,”

Wife of Rtd RN Officer (Stroke Victim)

When David, currently serving with the RAN, took his wife and children on a family holiday in California no one could have foreseen the tragedy that was to change the family’s lives forever. A devastating accident left David facing the future as a double amputee and the consequences that entails.

The RNOC were able to support the family with a grant that would enable some of David’s family to travel to the family home in Australia to offer much needed practical and emotional support.

