

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 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 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.

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 secure online 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 publications 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 is open Mon – Wed, 0900-1600 if you wish to visit, and telephones are monitored Mon – Fri between 0900 – 1630 if you would like to call.

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 2023. 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
- BRNC Sep 83 Reunion
- Navy Lodge 2612

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.

SUPPORTED BY:



FIND OUT MORE

The Royal Navy Officers' Charity
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T: 020 7402 5231

Visit our website: rnoc.org.uk



IMPACT REPORT

SUPPORTING NAVAL SERVICE OFFICERS
AND THEIR DEPENDENTS SINCE 1739



Her late Majesty
Queen Elizabeth,
PATRON

IMPACT REPORT



VICE ADMIRAL PAUL BENNETT, CB, OBE, PRESIDENT

This Impact Statement reflects another busy year for the RNOC. The level of beneficiaries both in volume of recipients and the level of financial need has continued at the high level of the previous 2-3 years. It is notable, however, that there has been an increase in the number of serving officers affected. Whilst in the face of the cost of living crisis, this should perhaps not be a surprise, it has been stark how an unexpected change in circumstances, such as an emergent family medical condition or loss of spousal employment, can tip a family from just managing to spiralling debt. It is the ability to respond at speed to such

circumstances, facilitated by the highly committed group of trustees guided by our ever alert CEO, that helps to minimise the financial and mental impact of such a situation. We continue to focus on generating maximum visibility of RNOC to potential beneficiaries and building closer relationships with other charities, working in partnership where appropriate and signposting to each other to ease the journey for those in distress. I commend this Impact Statement - the work remains vital, often life-changing and is something to which the Charity and its management team are committed.



REAR ADMIRAL MIKE KIMMONS, CB, CHAIRMAN

I am delighted to report that 2023 was a further year of high achievement by the RNOC with all grant expenditure being met from Investment income and overall 97% of our expenditure being on charitable purposes which is highly efficient. Given the current economic climate, cost of living pressures including debt management loomed large in the associated casework, accounting for a 15% increase in general support grants. The RNOC was only too glad to step in and rapidly relieve some of the pressure on families and individuals, that after all is our purpose. All of us – Trustees and staff alike - are non-judgemental and pride

ourselves on our turnaround speed. As ever, the whole team has been both humbled and inspired by the candour of our beneficiaries' unsolicited responses. All placed great value on the listening skills and pragmatic advice of our staff. Their feedback is a standing item at each Trustee Board meeting. It affords us a compelling reminder of the broader benefits of benevolence, whose impact can extend far and wide. It also reminds us of the importance of a human interface. In closing, I would like to thank our charity sector partners for their support, the RNOC staff and my fellow Trustees for all their hard work.



COMMANDER MIKE GOLDTHORPE, BEM, ROYAL NAVY, CHIEF EXECUTIVE

2023 was another busy year for the charity. In the course of the year we provided financial assistance to just over 150 clients. Almost 40% of our expenditure is for annuitants while the majority of the remaining grant funds were awarded to individuals still in work – predominantly those in their 40s. We have increased our ability to offer advice on how to navigate social care and the state benefits system and assisted those who are eligible to access this support. We collaborate and have good working relationships with other organisations in the charity sector. We have been able to connect beneficiaries with care homes for respite

breaks or residency. We have worked with a number of families requiring particular support for their children's educational needs, and others whose plans have been disrupted by illness, injury or the needs of the Service. We continue to help when individuals and families find their debts are problematic - signposting to the relevant debt management agencies so that the beneficiary can "reset" and avoid long lasting impact. As we enter 2024 I remain committed to our purpose, and seeking opportunities to continually improve the way that we can respond to the needs of the RN Officer family as they navigate all stages of their lives.

PRESIDENT
Paul Bennett

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

VIEW FROM THE FRONT LINE

“We live in uncertain and troubling times and many of our colleagues, and their families, face real personal challenges that are impossible to predict and daunting to handle.

Thankfully they don’t have to face these alone as we are extremely fortunate to have the RNOC poised, at readiness, to help. They look after all of our community, serving and veterans, with compassion and empathy and can offer comfort, support and more importantly hope. They have a skill in making those unpredicted life events far more manageable.

I am personally very grateful for everything the RNOC do to help us serve well, leave well and live well. I’m proud to support them and encourage everyone to do whatever they can to help this great charitable organisation.”

Rear Admiral Paul Murphy
Director Defence Support Major Programmes



SUPPORTING THE NAVAL OFFICER FAMILY

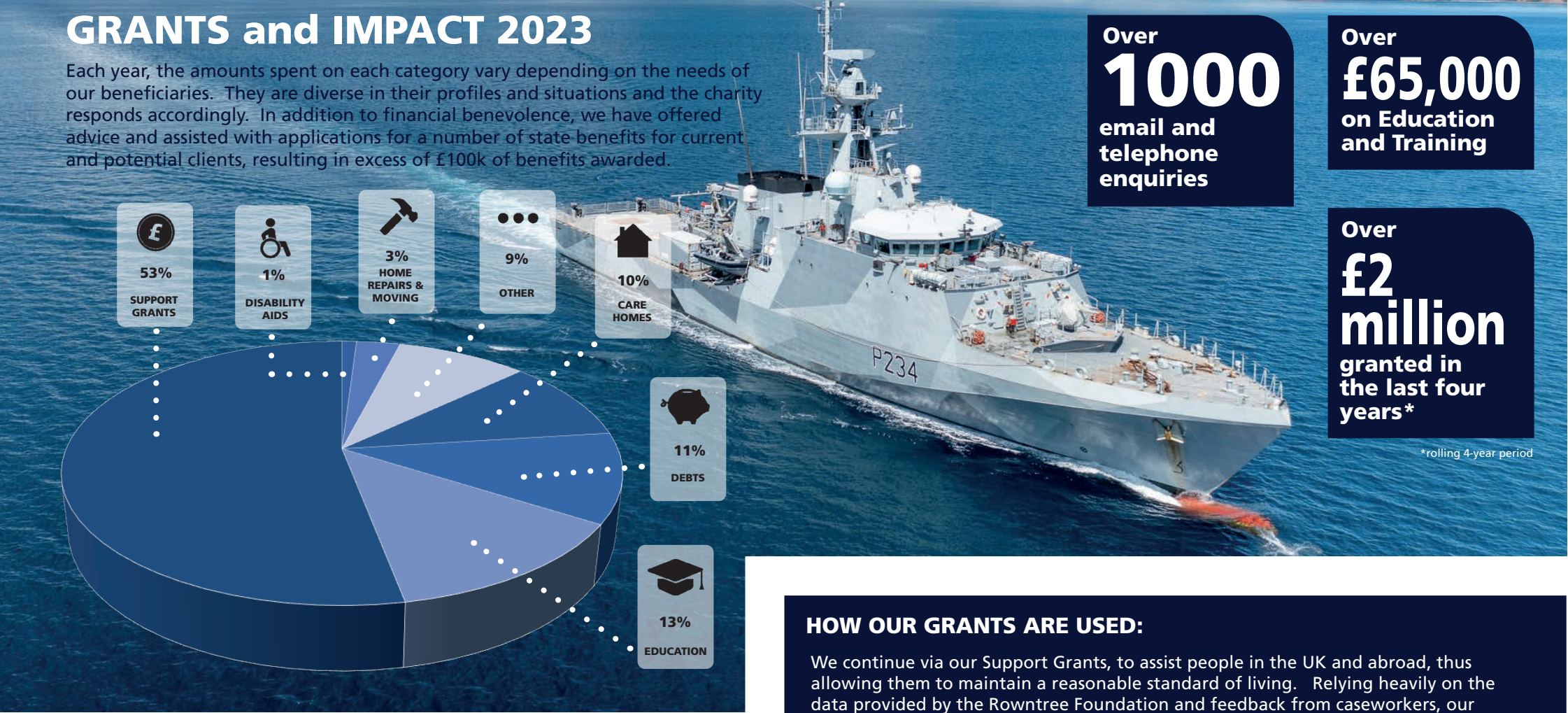


School can be daunting for many children but particularly those additional needs. “We wanted to share our heartfelt thanks for the support you have given our son. Due to his complex needs, he was left feeling scared as staff didn’t understand his requirements. With the help of the RNOC and Naval Children’s Charity, we have been able to move our son to a small independent school where his needs are met. We cannot believe the change in our son. It is only because of the kind and generous support that we have a happy, thriving child”

Mrs E, thankful parent

It’s difficult for individuals to ask for help sometimes. It’s harder when you are a proud Naval Officer. It shouldn’t be, thankfully the RNOC understand this and when I had nowhere left to turn, asking for help was the bravest thing I ever did. I was ashamed of my situation, ashamed that I had made mistakes and ashamed that I couldn’t get myself out of it. One email, one call and a sympathetic, understanding caring individual gave me a life line that helped steady some very, very, stormy seas. Thank you.

Lt Cdr T



HOW OUR GRANTS ARE USED:

We continue via our Support Grants, to assist people in the UK and abroad, thus allowing them to maintain a reasonable standard of living. Relying heavily on the data provided by the Rowntree Foundation and feedback from caseworkers, our Benevolence Committee regularly review the level of grants – increasing them where necessary. To try and combat excessive NHS waiting times, the RNOC have contributed to the cost of private medical care and as a result, a number of beneficiaries have gained mobility, freedom from pain and improved eyesight. The provision of stair lifts and mobility scooters enable beneficiaries to stay in their own home or improve independence. Faced with eviction or County Court action, grants which help debt management play a large part in our work and offer immense relief to recipients. Our ability to help with care home fees, end of life care and ultimately funeral costs provides reassurance and solace to both recipients and their families. Grants for training have assisted former RN Officers to commence successful second careers whilst utilising the RN Scholarship Fund has enabled the RNOC to assist a number of pupils to obtain the necessary education best suited to their needs – often with outstanding results. Whilst the amount of grants has varied in some areas in contrast to 2022, the overall value of grants was again in excess of £500,000 and given the uncertainty around the globe and the ongoing issues faced by many, this is unlikely to diminish.



OFFERING SUPPORT TO OVERCOME LIFE’S HURDLES

When we needed to get specialist equipment fitted in our home to assist my late husband who was debilitated through illness the RNOC were just exceptional.

Not only did they provide the total funding, they dealt directly with the company we chose but most wonderfully of all the RNOC kept in contact throughout and genuinely cared about our situation.

When life was difficult enough, they took away some of the burden that was placed on me particularly whilst I was trying to support and care for my husband. I am eternally grateful.

Mrs K – Widow of Royal Navy Officer

With the generosity and kindness of the Board of Trustees and the Charity, I was able to complete my studies. Without your help and support, that would not have been possible, and my family and I will be forever grateful for giving me the opportunity to succeed

Mr R

Thank you for your incredible generosity in giving my family and I the help needed. My jaw dropped and tears came as, yet again, you have given such amazing support. We have received such overwhelming kindness during this difficult time and yours is another example of it.

Mr W

