

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. We are particularly grateful for the support of The Naval Ladies Club. During the year we have benefitted 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. In addition to working alongside and in conjunction with other RN Benevolence charities we are particularly excited with the prospect of working closer with a number of likeminded charities and pooling our resources. With a view to continuous improvement, we are currently undergoing a full governance review the outcome of which will steer us in the years ahead. 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.

Help us help the Royal Navy Officer family – all donations, large or small, are most welcome and will have a lasting impact [www.rnoc.org.uk](http://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 2024. 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
- The Honourable Company of Master Mariners
- Thales
- One Financial Solutions
- St Anne's Church Portsmouth

SUPPORTED BY:



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 their ongoing support.

During 2024 we welcomed Vice Admiral Andy Kyte as Chairman and said goodbye to Rear Admiral Mike Kimmons. We also said goodbye to Commodore Angus Ross, and Lieutenant Wayland Austin. Their contributions were highly appreciated over the years.

### FIND OUT MORE

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Visit our website: [rnoc.org.uk](http://rnoc.org.uk)



## IMPACT REPORT

SUPPORTING NAVAL SERVICE OFFICERS AND THEIR DEPENDENTS SINCE 1739



### HM THE KING, PATRON

Please convey my warmest thanks to the members of the Royal Navy Officers' Charity for their loyal greetings sent on the occasion of publishing their Impact Report of the charity. I much appreciate your message and thoughtfulness in writing as you did. Each year I am touched to be reminded of those of you who work so tirelessly, towards providing for

those in need within your community, and of the wonderful support you provide. In return, I send you my warmest good wishes to all those involved for the year ahead.

CHARLES R



### VICE ADMIRAL PAUL BENNETT, CB, OBE, PRESIDENT

I commend this Impact Statement to you. By all available metrics the Charity has performed strongly: The investment portfolio from which income is drawn has increased and the level of grants provided to beneficiaries has once again topped £500,000. What is less easily metricised is the speed and accuracy of RNOC's reaction to need, but, as someone who sees the majority of the more complex cases, I am very confident (and impressed) by the way in which the CEO and the Trustees have targeted immediate need with alacrity whilst always with a mind on achieving long-term stability. Regrettably, need for RNOC support is unlikely to diminish. Global financial and social trends remain volatile and, whilst the reduction in the

level of inflation has eased some pressures, there remain economic and financial uncertainties in a raft of welfare and pensions issues. It is a sobering fact that, disregarding annuitants, 42% of new cases related to serving officers. I wish to state formally my congratulations and personal thanks to all those involved in delivering the full weight of RNOC to its beneficiaries. It is a task that requires compassion, resilience, profound knowledge of the sector and the ability to prioritise RNOC matters over other responsibilities. With our team of executives and Trustees we are in good hands. Finally, and most consequentially, we were delighted that His Majesty the King accepted the patronage of RNOC.



### VICE ADMIRAL ANDY KYTE, CB, CHAIRMAN

I am delighted to report that 2024 was another 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. The amount of benevolence delivered is steadily increasing in line with our projections. We decided to reflect the cost of living increases in the annual annuity grant levels by increasing the amount by 10% in 2024 from the previous year, and are committed to maintaining the real value for the financially hard pressed recipients of this support going forward. What has become clear to me in this early stage of my tenure is that there is a great diversity in the demographics of applicants and that

the common theme is a vulnerability to unplanned and unforeseen changes in circumstances that can throw the best laid plans into disarray. With our support to build some resilience through times of crisis people are able to continue their daily lives with more positivity. We know that our efforts are appreciated because our beneficiaries regularly tell us so. As well as the financial value of the support and speed of response, we are told that the manner in which requests for information and support are handled with no judgement or implied criticism, means a great deal. I want to warmly 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

The level of need measured by the number of applicants for support remains high. We are working to maintain and improve awareness of our presence and purpose among potential beneficiaries and others in the sector and are pleased to be asked for help. We remain focussed on efficiency and responsiveness to requests, we are supported by others doing casework, and we have built expertise in our small team. In the course of the year we provided, once again, financial assistance to over 170 clients. We continue to hear from individuals still in work, whether serving in the RN / RM or in

follow on careers. Changes to the benefits systems particularly for pensioners resulted in an increase in discussions with potential beneficiaries about how to navigate their way to their entitlements. The range of needs is broad, including education, residential care whether on a respite or longer term basis, mental and physical health challenges. As we enter 2025 I remain committed to our purpose and to seek opportunities to continually improve our small organisation in order that we can respond to the needs of the RN Officer family as they navigate all stages of their lives.

**PRESIDENT**  
Paul Bennett

**TRUSTEES**  
Funmi Chirside, Ian Fyfe-Green, Penny Graham, Will Hairsine, Graham Hockley, Ben Hughes, Andy Kyte, Martin Poll, Samuel Williams.

**VIEW FROM THE FRONT LINE**

“This year has been another very busy year for the Royal Navy. The world is an increasingly troubled and unstable place, and our people remain on operations across the globe, defending the UK and its interests.

All the while life goes on, and when unpredicted or unexpected events happen, our community sometimes requires additional help.

The RNOC, and its predecessor charities, have been steadfast in their support to the Naval Officer community for over 280 years. Their work today is as important as it ever has been, and I am deeply grateful for what they do for our retired and serving officers, and their families.”

**Vice Admiral Martin Connell CBE**  
**Second Sea Lord**



**SUPPORTING THE NAVAL OFFICER FAMILY**



“I was at the lowest point in my life when my family and I became homeless after being evicted from the property that we were living in. I felt hopeless until I contacted the RNOC. They listened to me and in no time, they helped to resolve my situation. On behalf of my family, I am eternally grateful, and I would encourage anyone who finds themselves in a similar situation to engage with the RNOC at the earliest opportunity.”

ex Lt RN

The RNOC helped us financially towards the cost of some medical diagnostic investigations my wife needed. As a family we are beyond grateful for their kind and generous contribution. It has made what has been a very challenging time both emotionally and financially significantly easier, allowing us to focus on my wife’s health instead of worrying about finances. The empathy and compassion shown to us in our communication with the charity CEO has meant a great deal to us.

**Serving Lt RN**

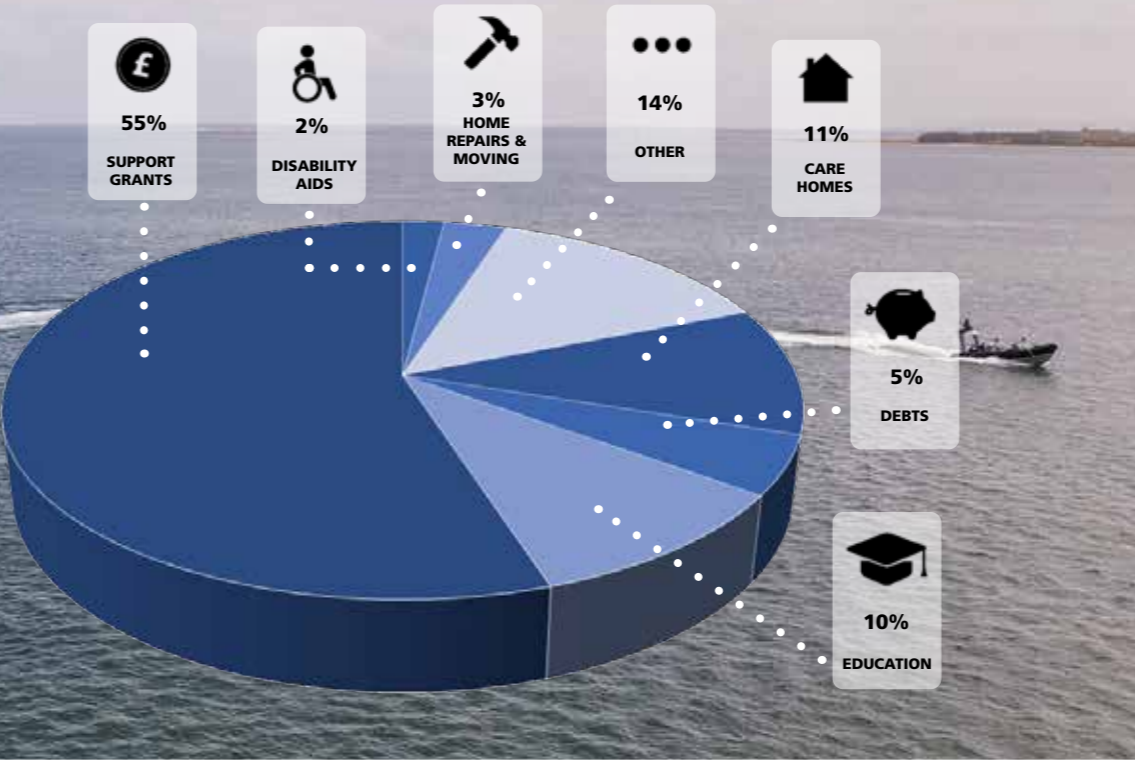
**GRANTS and IMPACT 2024**

Annually 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.



**Headline figures for 2024**

- 170 beneficiaries
- £561,000 in grants
- 48 hours average turnaround



**HOW OUR GRANTS ARE USED:**

The Benevolence Committee regularly review caseworkers reports and data from the Rowntree Foundation to consider the levels of grants recommending changes and increases where necessary. We continue, via our annuity scheme (regular payments), to support a number of older veterans and widows with a weekly top up which allows them to maintain a reasonable standard of living. In addition to these regular grants the charity provides one off grants to assist with a wide range of disability and mobility aids. These grants can help restore independence for those who have become isolated or trapped in their own home – sometimes unable to access upper levels or a much-loved garden. For those no longer able to remain at home our assistance with care home fees is greatly appreciated by the individual and other family members. At the RNOC we believe that everyone deserves dignity throughout life, and we have been able to help with end-of-life care and funeral expenses.

Utilising the RNOC Scholarship Fund we are able to ensure that those that need assistance with educational costs are supported. Additionally, while the majority of service personnel make the transition to civilian life very well, the charity is able to offer help with re-training and support with a new career. The number of those serving or approaching end of service asking for help continues to increase. During the past year the charity has offered support with debts, housing costs, the effects of separation, rental fees and support for families to avoid interruption of operational effectiveness.



**OFFERING SUPPORT TO OVERCOME LIFE’S HURDLES**



Thank you so much for your help – we are so deeply grateful for the support. This grant will alleviate considerable pressure in the coming months and help us along the way to being in a position where I can deploy with much less stress at home. We are astonished at the speed of decision making!

**Serving RN officer**

Tonight I’ve been in floods of tears of joy and relief. To hear from you that I had been awarded a grant to last the whole forthcoming year was overwhelming. You cannot comprehend what it means to me, to have this monetary worry behind me. My utmost thanks.

**Retired Lt Cdr**



I really was at my wits end trying to get help for our beloved daughter. Six months later, we have a lovely, chirpy, confident daughter. None of it possible without the marvellous dedicated team behind her and the help from the RNOC, I am incredibly grateful.

**Wife of serving officer**