

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...

...Following its inception almost 300 years ago the RNOC remains as relevant today as it did in the 1700s. Our vision and mission today reflect this.



OUR VISION:

To offer support, including financial assistance when the need arises, for officers of the Naval Service, serving and retired, and their families.

OUR MISSION:

To provide relief to persons in need being Officers and former Officers of the Naval Service and Officers and former Officers on their Reserve Lists together with their spouses or former spouses, widows, widowers, families and dependents.

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, the Big Give and sponsorships.

Whatever the frequency or amount – thank you very much. By giving to the Royal Navy Officers' Charity, you 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 donate through our website. Alternatively, cheques made payable to the Royal Navy Officers' Charity can be sent to the address below.

LOOKING AHEAD

In 2025 we witnessed our reach increase because of greater awareness following a targeted campaign. We do not wish to rest on our laurels and spurred on by this success we intend to repeat the exercise again in 2026. We are now very close to finalising a merger with the Benevolence arm of the 1765 & 1785 club and are excited at the prospect of this additional convergence of like-minded charities. Having undergone a thorough governance review last year, which resulted in a positive and clean bill of health, Trustees are keen to retain Governance at the heart of all we do. Finally, we will say goodbye to our current CEO, Commander Mike Goldthorpe BEM Royal Navy and look forward to working with Lieutenant Commander Gillian Russell Royal Navy who we are sure will continue delivering the great work synonymous with the RNOC.

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 2025. 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
- One Financial Solutions
- Biscoes Solicitors
- St Anne's Church Portsmouth
- OnBrand Marketing St Albans

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 were also delighted to see our Grants administrator, Geraldine (Gerry) return to work after major surgery. We are grateful for their ongoing support.

During 2025 we welcomed Surgeon Commodore Stuart Millar, Commodore Philip Thicknesse and Surgeon Captain Jo Keogh to the board. We said goodbye to Surgeon Commander Funmi Chirnside and Commander Graham Hockley. Their contributions were highly appreciated over many years.

FIND OUT MORE

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Visit our website: rnoc.org.uk



SUPPORTED BY:



IMPACT REPORT

SUPPORTING NAVAL SERVICE OFFICERS AND THEIR DEPENDENTS SINCE 1739



HM THE KING, PATRON

Please convey my warmest thanks to the President and the Board of Trustees of the Royal Navy Officers' Charity for their loyal greetings. As your Patron, I much appreciate your message of loyal greetings and was heartened to be reminded of the continued

support you provide for the Naval community. In return, I send my warmest good wishes to all those at the Royal Navy Officers' Charity.

CHARLES R



VICE ADMIRAL PAUL BENNETT, CB, OBE, PRESIDENT

This 2025 Impact Statement demonstrates that RNOC has continued to deliver charitable support to great effect. More than £630,000 of grants were delivered which was made possible by good returns on our investment portfolio and we have been fortunate and grateful to receive a number of legacies during the year. We continue to focus on our core mission - to relieve poverty and distress amongst our RN officer family including dependents. We proactively partner and collaborate with other charities who have a similar focus or who have specialist area of expertise and delivery. During 2025 we took on the assets and liabilities of another similar military charity, ensuring continuity for their beneficiaries and committing

to effectively manage these for the future. We build and maintain organisational links with others for the advantage of our beneficiaries. We do not anticipate that the need for our support will diminish in the coming years and, in fact, with cost-of-living challenges still having a significant impact, there will likely be further demand. We feel confident however that we are in a position to be able to manage the charity for sustainable growth whilst addressing the ongoing and emerging need. I congratulate those involved in delivering the charity to those in need. I am proud to be the President of RNOC and greatly value the expertise, knowledge and commitment of our Trustees and executive team.



VICE ADMIRAL ANDY KYTE, CB, CHAIRMAN

I am delighted to present another very strong performance for RNOC in 2025. We have responded and delivered more than 200 grants in the course of the year, with cases varying from ongoing annuity payments to pension age recipients, living costs for the temporarily homeless, emergency travel to visit relatives and funding medical treatment not otherwise available. This is made possible by close and effective management of the costs of the charity, by a small, committed team. The increase in the level of grants is in part due to keeping pace with the cost of living but also to growth in demand. Individual grants range from about £100 to £20,000 which gives an

indication of the variety of cases that we deal with. We are non-judgemental in our approach to beneficiaries and offer relief to give them the opportunity to manage their lives. We aim to be agile and rapid in our response while ensuring that the charity's funds are well spent. We regularly get feedback from beneficiaries to say that they appreciate the manner in which their approaches to us are handled and the practical and emotional support on offer. My thanks go to our charity sector partners, the RNOC staff and in particular my fellow trustees for their hard work, focus and generosity in giving their time to this very worthy charity.



COMMANDER MIKE GOLDTHORPE, BEM, ROYAL NAVY, CHIEF EXECUTIVE

During 2025 we worked on increasing our media presence and are grateful for the help provided by serving and retired officers and their dependents for sharing their experiences in a format that can be shared widely to improve awareness of our presence and purpose among potential beneficiaries and others in the sector. The level of need measured by the number of applicants for support continues to be high. We remain focussed on efficiency and responsiveness to requests, aiming for a maximum of 48 hours for approval of cases once the necessary research into the circumstances has been completed. In this casework we are supported by partners as well as utilising our own expertise to allow us to operate nimbly and provide timely recommendations to Trustees for approval.

In the course of the year we provided, once again, financial assistance to over 200 clients. Aside from annuity recipients more than 40% of grants were for individuals of working age whether serving in the RN / RM or in follow on careers. Following the success of integrating the RN cadre of beneficiaries from the Officer's Association we are particularly excited with the prospect of working closer with The Surplus Fund of the Royal Navy Club of 1765 & 1785 and pooling our resources. As we enter 2026, we continue to seek opportunities to improve our small organisation in order that we can most effectively respond to the needs of the RN Officer family as they navigate all stages of their lives.

PRESIDENT
Paul Bennett

TRUSTEES
Ian Fyfe-Green, Penny Graham, Will Hairsine, Ben Hughes, Jo Keogh, Andy Kyte, Stuart Millar, Martin Poll, Philip Thicknesse, Samuel Williams.

Approaching
£3million
awarded over the last five years*

*in both grants and state benefits following our advice

VIEW FROM THE FRONT LINE

“We live in consequential times, and the Royal Navy continues to deliver vital operations worldwide in defence of the United Kingdom and its national interests. In an era defined by uncertainty and rapid change, many within our community - serving personnel, veterans, and their families face personal challenges that are often unforeseen and deeply testing.

Active service places exceptional demands on our people. Alongside the professional and operational pressures inherent in Service life, individuals and families may encounter personal difficulties that require understanding, care, and timely support. How we respond in these moments is fundamental not only to individual wellbeing, but also to the enduring effectiveness and resilience of the Royal Navy as a fighting force.

The Royal Navy Officers’ Charity plays a vital role in meeting this need. With a deep understanding of Service life, the RNOC stands ready to provide compassionate, discreet, and timely assistance to those in active service and across the veteran community. Its support helps individuals and families navigate life’s unexpected challenges, enabling our people to remain focused, resilient, and ready to serve.

I am proud to support the RNOC and deeply grateful for the indispensable contribution it makes in helping our people to serve well, transition well, and live well.”

Vice Admiral Robert G Pedre CB
Commander Allied Maritime Command



SUPPORTING THE NAVAL OFFICER FAMILY



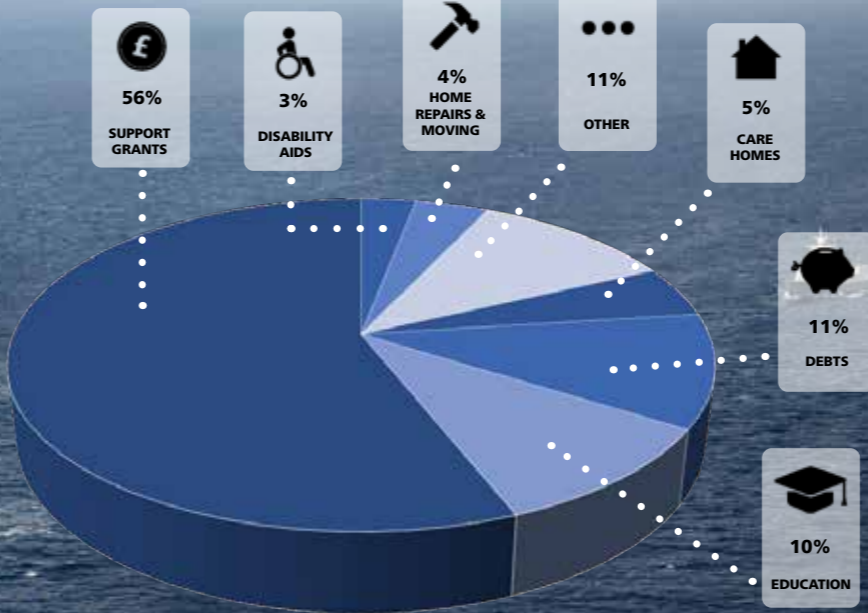
“I honestly can’t thank you and the Royal Navy Officers’ Charity enough. Without your support, this opportunity simply wouldn’t have been possible. After a really difficult and uncertain period of my life, the RNOC has given me more than just financial help — it’s given me hope and a fresh sense of direction.

The work the RNOC does for service personnel, both past and present, is incredible, deeply needed, and so relevant. I’m genuinely moved to know that support like this still exists, and I’m beyond grateful and humbled to have received financial assistance to help achieve my goals.”

Former wife of RN Officer (assisted with funding for training)

I lost my husband in 2022. His salary had stopped and things were really tough. I spoke to the RNOC who said, ‘how can we help?’ Together we came up with a plan. There’s a great comfort in speaking to people who’ve also served and understand.
RN Officer’s widow

GRANTS and IMPACT 2025



Over **£630k** awarded this year

Over **200** individual grants awarded

48 Hours average turnaround time

All applications for assistance are rigorously reviewed to determine eligibility and the best assistance available. While for most a financial award will be the result there are some cases where we have been able to help people to navigate their way through other sources of support using our in-house expertise and our network of service charities and other agencies.

The range of need is broad, including education, residential care whether on a respite or longer-term basis, mental and physical health challenges.

Our annuity scheme in support of older veterans continues to make up a significant part of our expenditure however applications from younger beneficiaries, many of working age or indeed still serving, remains high. The last year has seen a significant increase in debt related applications. This is an area which can impact on the life of many – regardless of age, employment status, married or single. An area which saw a decrease in application was care home costs. Conversely funds for general support, including assistance in the home increased slightly. The RNOC via the restricted RN Scholarship Fund has been happy to help with Education costs for the children of several RN and RM Officers and also grants to assist with retraining and transition have been approved. The number of applications for assistance with moves into rented accommodation, usually following a marital breakdown has not diminished.

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. Overall, the value of grants exceeded £630,000



OFFERING SUPPORT TO OVERCOME LIFE’S HURDLES



Reaching out for help was one of the hardest things I have ever had to do. Plucking up the courage to call and ask for help was hard, talking through my situation and my concerns was harder still, and then reviewing and accepting the extent of our financial challenges was emotional, overwhelming and terrifying. The way you supported me on that journey made it achievable, you made me feel safe, seen and most importantly, unjudged, and for that I am enormously grateful.

Serving Officer

I am absolutely over the moon and surprised by the level of support and help I have just received from the RNOC. Words cannot explain what this means to me and my family and how much it will help.

(I know there is a commando dagger and para wings in my signature block, but I do not mind saying the generosity has actually made me quite emotional – I cannot express how much this will help).

Serving Officer

There is so much shame around having excessive debt and not managing it, particularly when you earn a good salary, but I think a lot of us are struggling at the moment, one way or another. Your kindness, understanding, compassion and lack of judgement helped me to have the courage to be honest about our situation and ask for the help we really needed and I am indebted to you for helping me and my family take a step forward towards a new normal.

Serving Officer

