

33,450 SERVING ROYAL NAVY AND ROYAL MAR PERSONNEL ON THE SEA **BELOW THE SEA. ON** AND IN THE AIR 3,600 RESERVISTS 5 FIGHTING ARMS 750,000 MEMBERS OF THE UK'S WIDER NAVAL FAMILY MOST **OPERATIONALLY ACTIVE** MARITIME FORCE IN THE **WORLD ONE CHARITY** PROVIDING A LIFETIME





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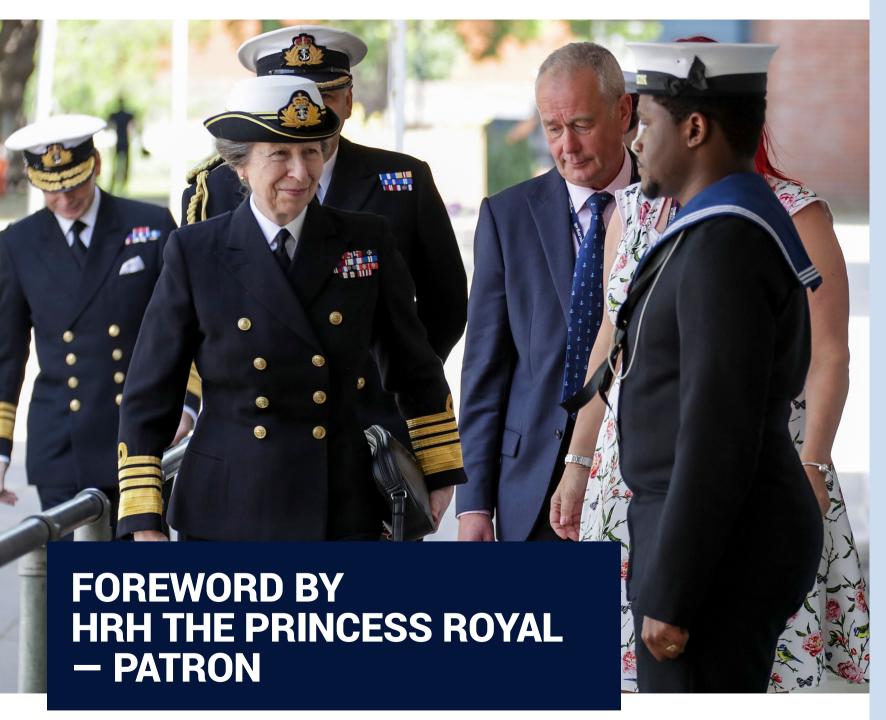


48 OUR FUNDS



50 TO ALL OUR SUPPORTERS

FOREWORD IMPACT REPORT 2018-





BUCKINGHAM PALACE

The Royal Navy and Royal Marines Charity contributes enormously to the United Kingdom's Naval family, whether serving, veterans or families. The Charity's work provides benefits to so many, particularly those in need, mentally or physically, following active service all over the world including in the Arctic Convoys of World War II, the Korean Peninsula, Northern Ireland, the Falkland Islands, Iraq and Afghanistan. Conflicts may have ended, but many veterans still bear the scars. Delayed trauma means that, for some, the toughest battles are yet to be faced.

But the Charity also recognises that the work today's Royal Navy and Royal Marines personnel are carrying out day in day out, 365 days a year is the most intensive in a generation. The nation makes extraordinary demands on each and every one of them and, by extension, a forward deployed and global Royal Navy invariably places a greater burden on family relationships.

The Charity's partnership with Relate, now in its third year, has produced the most comprehensive package of relationship support ever delivered by a Naval Service Charity.

The Charity's efforts are much more than just welfare and benevolence. It also goes to great lengths to identify where early intervention might work best to mitigate some of the causes of need and this proactive, pre-emptive approach is a hallmark of the Charity.

No other charity exists with such a broad remit to support the nation's Naval family past and present. That is why, as Patron, I invite you to become involved in supporting its work. This report illustrates clearly how the Charity's objectives are achieved and what an incredible difference it is continuing to make to the many thousands of lives which have been touched by its work.

Able Seaman Saierod McDowell and RNRMC CEO Adrian Bell welcome HRH The Princess Royal to the Family Flats at HMS NELSON. This new facility allows sailors and marines the opportunity to host young families in Portsmouth independently and affordably. Read more on page 24.

CHARITY CONTEXT

2018 witnessed vet another milestone for the charity when Robert Robson, the founding CEO, stepped down after ten years in post. Robert was instrumental in setting the charity off on the right path and establishing its rightful place not just in the Naval Charity Sector but also in the wider Military Charity Sector. I know I speak for all Board members over the years when I record publicly our thanks to Robert and acknowledge all he has achieved.

The Charity Sector, especially in military terms, continues to evolve and develop and Adrian Bell, the new CEO, talks about this in his introduction to the Impact Report but we are seeing ever increasing demand in an interesting constrained financial environment. Achieving the appropriate levels of support for today's beneficiaries whilst maintaining sufficient resources to ensure tomorrow's beneficiaries are suitably supported is always a challenging conundrum for a Board but I believe that all that the charity achieved in 2018, and as highlighted in this Impact Report, shows very clearly the Board's ongoing commitment to its beneficiaries both for today and tomorrow.

As the Navy's national charity we are acutely aware of the sacrifice that Naval families make as we see first-hand the effect of long deployments and periods of separation. We firmly believe that although one person may ioin the Naval Service the whole family in effect ends up serving.

It is this belief that fuels our long-term commitment to supporting that Naval family. Societal mores and expectations have changed dramatically over the last couple of decades

and the sort of long separations Naval Service personnel endure are certainly far from the norm in the way people like to lead their lives today. Public perception that military operations have all but finished plays into this agenda, but misses some really key issues. Naval personnel on operations do not have the ability to go home after their shift, or wind down with family and friends at the end of the week. Equally, what our serving personnel and veterans have experienced does not get easily erased by announcements that 'military operations' have ceased – when, for many, such experiences endure and have an indelible effect on their lives.

And this is where the Charity has a distinct part to play. We worked with a record number of charity partners in 2018 to improve the quality of life for all those who serve and their families, as well promoting independence and not creating dependence wherever we can among our veteran community.

Within these pages you will see that the Charity has been investing heavily over the course of the past year to deliver a family centre in the heart of Naval Service accommodation

"... we are acutely aware of the sacrifice that Naval families make as we see firsthand the effect of long deployments and periods of separation." to support the burgeoning naval population as all submariners gradually migrate to Faslane. We have also taken our pilot shortterm accommodation, prioritised for serving single-parent families, in Portsmouth and have been gradually spreading the model more widely across the naval estate. Both Yeovilton and Culdrose now boast similar facilities. Additionally we undertook refurbishment projects of mess facilities for all ranks both ashore and afloat and, two years into our ground breaking partnership with Relate, delivered our most comprehensive package of relationship support yet.

In the veteran space, we continued to work

with a range of partners on a number of initiatives designed to tackle the insidious effects of loneliness and isolation. A number of our Helping Hands projects from the Veterans Information Point staged in conjunction with Age UK to the award-winning Project Semaphore, a ground breaking Royal Naval Association project in which lonely veterans were

"We worked with a record number of charity partners in 2018 to improve the quality of life for all those who serve and their families..."

given iPads, demonstrated our commitment in this area. In the latter example, our funding provided a network of volunteers (themselves former Royal Navy personnel) who visited veterans in their own homes or in groups for training, guidance and encouragement to get online and using the equipment which they had been gifted. This element quickly became a critical part of the overall project delivery and has resulted in many new and wonderful friendships being formed.

Her Majesty's Naval Service prides itself on taking care of its own – and so do we. From supporting serving personnel and their families to funding long term practical and emotional

support for the nation's veterans, the Royal Navy and Royal Marines Charity is proud to have established itself as the Charity of the Naval Service past, present and future. We take our lifetime responsibility to be by the side of everyone who wears - or who has worn - a naval uniform very seriously indeed.



(V & Thomas

Bill Thomas, Chairman

OUR CHARITY - BY OUR SIDE

Our Service is in high demand, delivering operational success at sea, on land and in the air. We are transforming the force, leveraging technology and confronting rapid change across all areas of Naval Service output.

"... I am particularly

heartened by the

Charity's partnering

with Combat Stress.

Veterans Outreach

Support, Relate and

others to deliver a

of counselling and

mental health support."

As we continue to grow as people and as a force committed to our nation, our mission and each other, it is all the more reassuring to know that our charity, the Royal Navy and Royal Marines Charity, is by our side and there for our families no matter what.

Just as the Royal Navy operates around the world, so does its Charity. Whether it is working in partnership with us to improve conditions, provide welfare services or extend the network of support available to our dependants in our absence, the RNRMC has become a beacon on which we can all depend, whether at sea or ashore.

The outstretched hand of the Charity has been hard at work over the past year, reaching the

milestone of £60 million in grants distributed since its formation in 2007, and making a real difference, not just to the lives of individuals. but also to the welfare and morale of Royal Navy and Royal Marines units and other sister

charities. It partnered with 43 charities (up from 4 in 2008) and awarded 330 minor grants (up from 44) to deliver support across the Service. Large-scale projects undertaken in 2018 and detailed within these pages, such as the refurbishment of the Drumfork Centre comprehensive package and the development of Family Flats within Naval establishments. demonstrate that the Charity understands

appreciates our work and is taking practical steps to improve the quality of life for all those who serve. As the Naval Service Mental Health Champion, I am particularly heartened by the Charity's partnering with Combat Stress, Veterans Outreach Support, Relate and others to deliver a comprehensive package of counselling and mental health support.

> The global footprint of today's Royal Navy is matched by that of The Royal Navy and Royal Marines Charity. Wherever the White Ensign flies, our charity can be found. On behalf of the entire naval family, thank you for all that you have done and continue to do for our sailors and marines, for their families and for our veteran community. Your unwavering support means a very great deal to us all.

the unique demands made on our people,

Warrant Officer 1st Class Nick Sharland



SCAN HERE WITH YOUR SMART PHONE TO HEAR FROM NICK... (COPY TO COME)

UNDERSTANDING NEED OF THOSE WE SERVE

2018 witnessed a particularly ground-breaking piece of work for this charity in the completion of its 'Need' report which had pan-Naval charity sector input and support and is summarised in the RNRMC Group Annual Report and Accounts. We are using this work to guide and structure our thinking and development and, in particular, to aid us in our choices of partners, our allocation of grants and investments in services for our beneficiaries, and our overall prioritisation of desired outcomes.

But let me start with the landscape in which we find ourselves. The overall military charity sector, including the naval sector, is witnessing an increasing demand for its services. Part of this stems from the age profile of beneficiaries, but it is also extremely likely that a decade of austerity in Government and Local Services and possibly the ramifications of Universal Credit, are contributing to this picture, especially with families and children. At the same time we are aware of the increasing costs of delivering services. partly around governance and regulatory systems and processes, but also in staffing costs notably where agency staff are being used to backfill permanent staff in the care area. We also have a growing concern that the number of caseworkers, so vital to making sure beneficiaries are properly identified and appropriately supported is decreasing, and we worry that this might be a significant issue in the not too distant future.

At the same time we believe the sector is experiencing the initial effects of the cessation of the LIBOR programme which has pumped almost £1bn into the charity sector over the last few years – with the bulk of that money going into the military charity sector. This will very likely increase the competition for other sources of funding and probably lead to greater

expectations of reliance on charities such as the RNRMC at a time when many charities are reporting that voluntary income is at best flat and possibly declining. The reasons for this view of voluntary income are many and varied but significant are the peacetime profile of the military and the sector-wide experience of a reduction in individual regular giving where acquisition costs can now often outstrip returns.

We must also take into account the general state and reputation of the Third Sector with the general public. The various scandals that have rocked the sector recently have undermined public confidence and this will take significant effort and time to restore. On top of this we need to be cognisant that the sector has yet to witness its significant 'disruption' moment as graphically demonstrated in other areas of everyday life such as our high streets, film production, taxis and home-delivered restaurant meals due largely to the dominance of the likes of Amazon, Netflix, Uber and Deliveroo.

This all has considerable significance for RNRMC and will very likely effect how we operate and how we support beneficiaries. There are a number of competing issues that will need to be balanced carefully. First,

"... greater reliance on charities such as the RNRMC at a time when many charities are reporting that voluntary income is at best flat and possibly declining."

if the level of support beneficiaries need is rising, then, in the absence of LIBOR, we will likely need to drawdown on reserves in the first instance. For every £1m drawdown the charity loses circa £30k/annum of investment income. Replacing this from voluntary sources requires more investment in fundraising and this will take time to be realised, especially in the present, very competitive fundraising environment, which will probably drive a continued requirement to lean on reserves and hence reduce still further valuable investment income.

At the same time we need to consider the charity's footprint. The charity has been sensibly anchored in Portsmouth for a long time with regional cover being provided from that office. The charity has reached a point where it needs to have a more permanent presence in the North and the South West so that we may better support beneficiaries. Equally, we need a degree of agility to deal with the challenges I mention above and especially any potential disruption in the sector. This will likely require us to structure and operate somewhat differently but should also open other opportunities.

And it is to opportunities that I must now turn. I see a huge desire on the part of charities in the naval sector to work together more closely and to cooperate and collaborate wherever it makes sense for our mutual beneficiaries. I see this enthusiasm and interest equally to the fore in service delivery partners with a noticeable commitment to innovative thinking and the openness to challenge accepted norms. We are also witnessing a focus in

"I see a huge desire on the part of charities in the naval sector to work together more closely... and the openness to challenge accepted norms."

Whitehall, especially MOD and NHS and Social Care, on our veterans and this is matched by an increasing interest and commitment from within the Naval Service as well.

So, whilst the challenges do worry me, and we need to plan now to ensure the greatest chances of success, my optimism that we will achieve stems from all I see in our opportunities. All I ask is that as you read and digest this report you take the time to consider all we do and how you might support us if so moved to do. I look forward to hearing from you!

Alra E.

Adrian Bell, CEO

awarded in 2018. Our average grant payment was £3,895.83.

OVERNIGHT RESPITE BREAKS

provided to Young Carers from naval

families giving them an opportunity

Carers from naval families received

mentoring support through our funding

on a weekly basis throughout the year.

caring responsibilities. 22 Young

to take a well-earned break from their

SEPARATE PRIZES & AWARDS

distributed to individual and teams within the Naval Service to boost morale and recognise achievement.

FACE-TO-FACE & ONLINE COUNSELLING SESSIONS

provided free of charge to sailors, marines and their families to help put their relationships back on track.

we gave grants totalling £270,000 to ensure that everyone in the Naval Service can try their hand at a variety of different sports from table tennis to triathlons.

SPECIALIST AGENCIES. **CHARITIES & ORGANISATIONS**

funded to deliver our programmes and support our beneficiaries in 2018. That compares with 21 organisations in 2017.

FOR EVERY £1

distributed on charitable support of the Naval family.

ROYAL NAVY & ROYAL MARINE BENEFICIARIES

attended Buckingham Palace Garden Parties or St James's Palace Christmas Parties. It's just one of the ways in which we worked to combat loneliness for some of our solitary veterans, and to give them something to look forward to

tried their hands at new sports and activities, made new friends and found peer support at Kings Camps at 7 venues nationwide thanks to our funding. The Camps took place over 19 weeks in 2018 totalling 95 days.

in which we have supported the wider Naval family in 2018.

BEREAVEMENT GRANTS

made in 2018 to offer immediate financial assistance to those experiencing the unimaginable loss of a loved one who died whilst wearing the uniform. Since our formation we have supported 221 next of kin in this way.

made use of the Family Flats which we created at HMS NELSON. Predominantly aimed at single parent and low income families, the facility gives Naval Service parents the chance to spend quality time with their children without recourse to expensive hotels or inappropriate temporary accommodation. Similar flats have been now been opened at Royal Navy Air Stations in Yeovilton and Culdrose.

2018-OUR YEAR IN NUMBERS

Your support made a difference to members of the wider Navy family in 2018 on 62,913 occasions. That means we lent a helping hand in 173 instances every single day.

WE SUPPORT THE WHOLE NAVAL **FAMILY BY PROVIDING FUNDING THROUGH FOUR PATHWAYS**



FIT FOR LIFE

PROMOTING health, fitness and wellbeing for all those who serve and their families.



PREVENTING the unique set of pressures faced those who serve and their families from escalating by providing a safety net in the form of relationship support, mental health services, help in transitioning from the Service, through to support which provides dignity and care in old age



QUALITY OF LIFE

PROVIDING enhancements to facilities, activities and services which improve the Naval Service experience for all those who serve and their families.



END OF LIFE

PROTECTING Naval families when the worst happens, by providing immediate and unquestioned financial assistance.



VETERANS AND THEIR FAMILIES

AND RESERVES



NAVAL SERVICE SUPPORT GROUPS

SERVICEMEN AND WOMEN - FULL TIME

BEREAVED NAVAL SERVICE FAMILIES

TRANSITIONING SERVICE PERSONNEL **NAVAL SERVICE CHILDREN**

ADDITIONAL NEEDS AND DISABILITIES

ABOUT OUR BENEFICIARIES

Men and women of the Naval Service can expect routinely to spend about 22 months in every 3 year period away from base port. Even when back in base many are still separated from families and loved ones by many miles increasing the toll of separation.



What we expect in the future

- The percentage of veterans who are female is projected to rise to 13% by 2028.
- There will be a steep decline in veterans aged 85+, and of veterans overall, although the percentage of working age veterans is projected to increase from 37% in 2016 to 44% by 2028
- Increased need for support through transition, including employment and accommodation.















towards supporting the health and wellbeing of our Naval community. Enabled through their 'Fit For Life' pathway and the Naval Service Sports Charity, the RNRMC's support to sport, adventurous training and health activities has never been greater – thank you for continued (and growing) contribution.

REAR ADMIRAL MIKE BATH

NAVAL SECRETARY, ASSISTANT CHIEF OF NAVAL STAFF (PERSONNEL) AND THE FLAG OFFICER MARITIME RESERVES

Mine Jan.







"Many gathered on the flight deck in festive attire for a unique Christmas service with the sun beating down and the Pacific swell rolling us from side to side."

DOWNTIME ON THE FRONT LINE

The Royal Navy and Royal Marines Charity is unique among naval service charities in being the only charity to guarantee an Operational Welfare grant for the benefit all those on ships and units serving on the front line. It's our way of letting our sailors and marines know that we're thinking of them and that we appreciate the service and sacrifice they are making when they are a long way from home.

On Boxing Day, HMS Montrose anchored off the Island in the Pacific and the entire ship's company got the chance to go ashore to see first the iconic ancient statues, known as Moai then the nearby quarry from which the stone came. This memorable run ashore culminated with downtime on the white coral sandy beach of Anakena in Rapa Nui National Park and a traditional Easter Island Curanto or BBQ, of meat, chicken, fish, taro, sweet potato and tapioca slow cooked in a hole in the ground with firewood and red-hot stones covered in plantain leaves.

Being away from loved ones over the Christmas period is especially hard, however, the sailors of HMS Montrose made the best of a combined Greenwich Hospital/RNRMC grant to help them enjoy the traditional events of the festive period, topped off with this once in a lifetime visit to the UNESCO World Heritage Site on Easter Island in the Pacific.

The Ship's Chaplain, the Revd Peter Dixon, who held a Midnight Mass Service, 4 hours behind the UK. reflected:

"For many of us, this was our first Christmas away from home, let alone our first Christmas on board a warship, but in the retelling of the Nativity and the singing of carols, the spirit of Christmas flowed in abundance. As Christmas Day dawned, many gathered on the flight deck in festive attire for a unique Christmas service with the sun beating down and the Pacific swell rolling us from side to side."



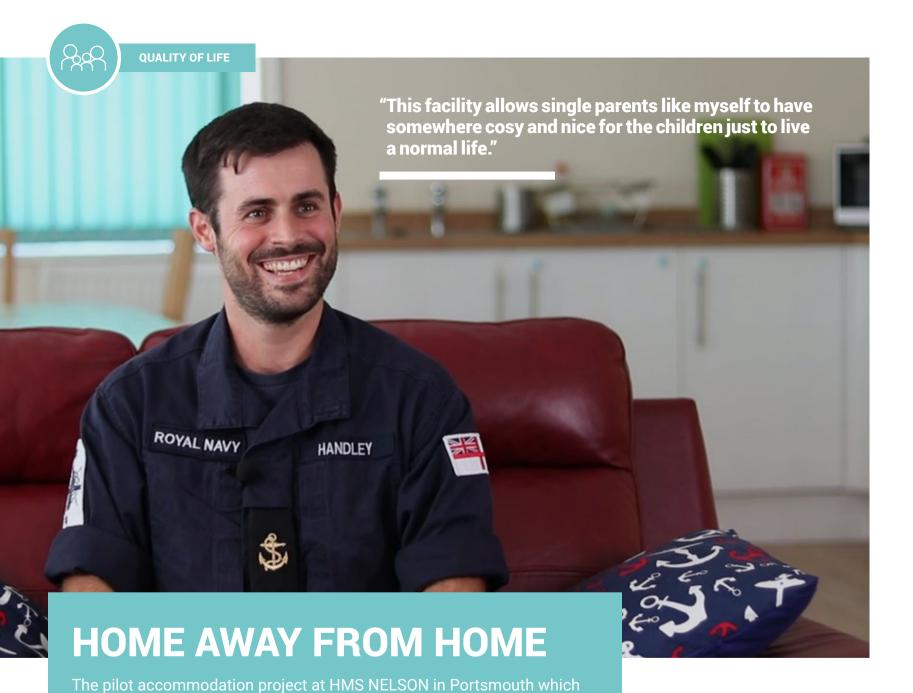
This is already a deployment of 'firsts' and incredible experiences for iunior and senior sailors alike crossing their first ocean when we traversed the **Atlantic, transiting the Panama** Canal, and now as part of our Pacific voyage we all get to enjoy a truly once in a lifetime opportunity to visit the ancient civilisation of Easter Island. Support by the Royal Navy and **Royal Marines Charity for this visit has made** our deployed Christmas very special.

COMMANDER TONY BLACK RN COMMANDING OFFICER HMS MONTROSE

We have been able to put your grant to good use in improving the quality of life on board. Individual messes have each been able to use a portion to invest in their own living and sleeping quarters with purchases such as new televisions, mirrors, pictures and other homely additions. Particularly at a point when HMS ST ALBANS has spent such a large proportion of time away from friends and families in recent months, your ongoing support is of enormous benefit to us all and once again, thank you for your continued generous support from the entire Ship's Company.

COMMANDER CHRIS ANSELL RN COMMANDING OFFICER HMS ST ALBANS





These flats are particularly aimed at serving single-parent families - although all personnel may use them subject to availability - and they provide a safe and comfortable environment for quality downtime for families in a climate of ever-increasing operational tempo, and provide an alternative to expensive hotels and inappropriate temporary accommodation which many parents had previously had to resort to in order to spend time with their children.

The Family Flats are fully equipped with every home comfort and a wide selection of games and toys, giving separated families the opportunity for some quality time together. 140 different families made use of the Family Flats in Portsmouth during the course of 2018.

Petty Officer Thomas Handley, first made use of the Family Flats in Portsmouth following a fire at his childrens' home and has used the facility several times since.

"Sometimes, the most difficult thing about the job", he says, "is the separation from my children – whether that be 30 miles away or 3,000 miles away. This facility allows single parents like myself to have somewhere cosy and nice for the children just to live a normal life.

My children refer to this place as the 'holiday home'. They say, 'Dad, is it the holiday home we're going to this weekend? They do get really excited about coming here; they know just what toys to expect. It's just good to have that homely setting. If I didn't have this facility available to me, I'm not really sure what I would have done."







SCAN HERE WITH YOUR SMART PHONE TO HEAR FROM TOM IN HIS OWN WORDS ABOUT THE IMPORTANCE OF A PLACE TO CALL HOME.

TO BOOK RNRMC FAMILY FLAT ACCOMMODATION, PLEASE CALL

NELSON (PORTSMOUTH) 023 9272 2090 - HERON (YEOVILTON) 01935 456299 - SEAHAWK (CULDROSE) 01326 552286

course of 2018.

created three self contained family flats was so successful that we rolled out more Family Flats at RNAS Yeovilton and RNAS Culdrose during the "For the last 3 years Olivia and Zachary have enjoyed a week in Kings Camp at HMS TEMERAIRE. As a parent this opportunity is fantastic and I view it as a benefit for my family in return for my commitment to the Naval Service."

KEEPING KIDS NAVYFIT The first Kings Camp exclusively for Naval Service families took place in HMS Neptune in 2009. It was rolled out to HMNB Portsmouth in 2012 Back in 2009 the project catered for 128 Naval Service children and delivered 2,750 hours of school holiday activities. By 2018 1,410 Naval Service children took part in one of 7 Kings Camps at locations at naval establishments nationwide (including at the Commando Training Centre, Lympstone). Together, these camps provided an incredible 54,000 hours of school holiday activities from Dodgeball to Archery.

Teen Active, Multi Active and Rookie Academy programmes take place in the Easter and Summer holidays and are heavily subsidised by the Royal Navy and Royal Marines Charity to ensure that places can be taken up by all members of the Naval Service with eligible aged children.

More than just sports and activity camps, the RNRMC funded Kings Camps bring together children who all have a shared experience of having one or both parents in the Naval Service, and who benefit from peer support that they may not find elsewhere. Enrolment on a Kings Camp can also provide welcome distraction and help alleviate feelings of separation when either Mum or Dad are deployed. For many children, Kings Camp has become an integral part of the school holidays and one of the most anticipated experiences of the year. Many children return every year and look forward to meeting up with friends they have made at previous camps.

An extended funding partnership between the Royal Navy and Royal Marines Charity and Kings Camps was initiated in May 2019 in an attempt to provide assistance to all Naval families throughout the UK. We now provide the opportunity for Naval Service children to enrol for Kings Camp, not just at naval establishments, but at 55 locations nationwide from Aberdeen to Cornwall and at a significantly subsidised rate.

"For the last 3 years Olivia and Zachary have enjoyed a week in Kings Camp at HMS TEMERAIRE. Each year they look forward to meeting up with their service friends, doing a variety of fun activities in a naval establishment, getting wet on a Wednesday and battling at the Kings Games on a Friday. It is a vital part of their summer, and the excitement is already building for this year's programme. As a parent this opportunity is fantastic and I view it as a benefit for my family in return for my commitment to the Naval Service."





SCAN YOUR SMART PHONE
HERE TO HEAR FROM NEIL
SCOTT AND HIS CHILDREN
IN THEIR OWN WORDS
ABOUT WHY RNRMCSUBSIDISED KINGS CAMPS
HAVE BEEN A FIRM FAMILY
FAVOURITE FOR YEARS

TO ENROL ON AN RNRMC-SUBSIDISED KINGS CAMP AT ONE OF 55 LOCATIONS NATIONWIDE, PLEASE CALL 0114 263 2160

and has grown from strength to strength ever since.

ROYAL NAVY & ROYAL MARYES

QUALITY OF LIFE

MORE THAN JUST SPORTS AND ACTIVITY CAMPS, THE RNRMC FUNDED KINGS CAMPS BRING TOGETHER CHILDREN WHO ALL HAVE A SHARED EXPERIENCE OF HAVING ONE OR BOTH PARENTS IN THE NAVAL SERVICE, AND WHO BENEFIT FROM PEER SUPPORT THAT THEY MAY NOT FIND ELSEWHERE.

OUALITY OF LIFE "The Charity's complete modernisation of the Drumfork Family Centre, which has served naval families for more than half a century, is a crucial contribution to the Navy's strategy." **ONE PERSON JOINS, BUT** THE WHOLE FAMILY SERVES

The complete modernisation of the Drumfork Centre, a 1960's community centre in the heart of naval service accommodation on the Clyde, is the single biggest capital building project in the Royal Navy and Royal Marines Charity's history.

The refurbished building, when complete. will serve a service family community rising to 2,000 families (approximately 8,000 family members) once the relocation of the Submarine Service and shore based training to the west coast of Scotland is complete by 2020. The need for a modern community centre, was confirmed by a Community Needs Analysis study, which highlighted the dearth of facilities for families in the area. It is our belief all those who forego many rights and freedoms enjoyed by civilians in protecting the nation's interests, to know that their families back home are well-supported and have access to facilities and activities that help ease some of the pressures that prolonged separation can create. The refurbished centre will have a soft play area. IT suite, and a number of flexible rooms for sport, recreation and entertainment catering all manner of local community groups including West of Scotland Military Wives Choir, Geeks and Gamers Youth Club and Forces Family Fridays.

"Operating successfully both at home and at sea requires incredible teamwork – a key characteristic of the Royal Navy and Royal Marines; and whilst everybody must play their part, we are particularly conscious of the support provided by the families of our serving men and women.

As the Navy's Charity, the Royal Navy and Royal Marines Charity has unprecedented access to the Service and a comprehensive understanding of the needs of the entire naval family. The Charity's complete modernisation of the Drumfork Family Centre, which has served naval families for more than half a century, is a crucial contribution to the Navy's strategy to create an expanded naval base at Faslane prepares to become the home port for all our submarines by 2020. This project is the largest yet undertaken by the Charity and will create very significant and lasting benefit for our families."

ADMIRAL TONY RADAKIN CB
FIRST SEA LORD AND CHIEF OF NAVAL STAFF

Toy Rader.





The transformed Drumfork Community Centre will open its doors to the families and communities of Helensburgh and Lomond in Autumn 2019. So, whether you're looking to improve your health and fitness, socialise and meet new people, occupy your little ones or brush up your CV, the Centre will host a whole range of activities and events.

TO JOIN THE MAILING LIST OR FOR FURTHER INFORMATION PLEASE VISIT THE FACEBOOK PAGE FACEBOOK.COM/DRUMFORKFAMILYCENTRE

THROUGH LIFE "It's so important that people get independent help early, and don't wait until the situation is irretrievable." **RELATIONSHIPS DON'T** HAVE TO BE BAD TO **BE BETTER**

In 2018, we were able to award a significant grant of close to £100,000, to the relationship support charity, Relate. Our partnership gives free, confidential face-to-face, online and telephone counselling to naval personnel and their families.

With the expectation of up to 660 days in every three year period spent away from home for every member of the Naval Service, there are inevitable strains and pressures on relationships and family life, not faced in almost any other profession. The support we provide is therefore a lifeline for those struggling to maintain their relationships while serving. In 2018 some 580 courses of counselling and 1,327 separate counselling sessions have been completed thanks to our funding.

Every single one of the RNRMC-funded clients have reported improved communication; 87% reported that rows and arguments were occurring less often; 88% reported being better able to manage conflict and 87% reported that issues around taking each other for granted were better.

"We have been married for over 35 years, but it hasn't all been plain sailing. There have been rows and arguments and sometimes its been tough; but because we have had so many great years together, and we have a lovely daughter, we wanted to make our marriage work. I saw Relate's partnership with the RNRMC advertised in the Homeport Magazine, so we both agreed to seize the opportunity and booked seven free sessions of counselling with Relate. The sessions were arranged conveniently close to where we live, which really helped. Generally, we attended for an hour once a week.

Most sessions were attended as a couple. Talking together with a counsellor allowed us to express issues without getting argumentative. We were also able to have one private session each - without the other partner present – which enabled our counsellor to understand us better individually and allowed her to shape the following sessions.

All in all, counselling offered by the Royal Navy and Royal Marines Charity was very helpful. We are still together and slowly our relationship is getting better and better. We do still have our differences and can both be strong-willed and stubborn. The difference now is that we try to resolve our differences calmly, and we both wholeheartedly agree that this programme has helped us to do that. Both of us sincerely hope that the RNRMC continues to offer this type of relationship support. It's so important that people get independent help early, and don't wait until the situation is irretrievable."

At the beginning of 2019, we supplemented the free telephone, online and face to face counselling services we already provided to the serving population and veteran community by launching that RNRMC Building Stronger Families portal, a self-directed online learning programme providing a discreet and easily-accessible way for all naval families to access advice and support when relationships are put under strain.

In 2018 some 580 courses of counselling and 1,327 separate counselling sessions have been completed thanks to our funding.

TO BOOK FREE AND CONFIDENTIAL FACE TO FACE, ONLINE AND TELEPHONE COUNSELLING, PLEASE CALL 01302 380279

TO REGISTER FOR OUR FREE, SELF-DIRECTED ONLINE LEARNING PROGRAMME SUPPORTING NAVAL COUPLE AND FAMILY RELATIONSHIPS, 'BUILDING STRONGER FAMILIES', PLEASE VISIT RNRMC.LEARNUPON.COM



"Amy is the most important person in my recovery and yet, were it not for the RNRMC she would have got nowhere near as much support as I got and have no one or nowhere to let off steam."



Earlier this year Lieutenant Colonel Joe Winch summited Denali in Alaska, the highest mountain in North America, a milestone in his recovery from acute complex Post Traumatic Stress Disorder. In his ten year military career, he had witnessed the death of between 40 to 50 close friends during two consecutive tours of Afghanistan.

"For me, the real heroes of my summit of Denali were many miles away back in the UK. All the hardship and challenges we faced on the mountain pale into insignificance when compared to the ferocity of the challenges I faced, and continue to face, every day at home. And although this has been horrific for me, it's been awful in the extreme for my wife Amy and our three beautiful children. Amy in particular has been unbelievably courageous, identifying the problem not as me per se but as the PTSD's total and deeply malign influence. In doing so, Amy has refused to let PTSD devastate our family in the way it has for so many others. In turn she has given me the best reason in the world to keep going, to keep battling this hideous disorder and to never give in. I'd gone from being this capable Lieutenant Colonel in the Royal Marines to barely being able to look after myself, let alone walk my children to school. I didn't really exist anymore as far as I could see it."

Amy, who has been married to Joe for 9½ years, agrees: "We are critical to Joe's recovery; he needs us there every day to support him. I simply didn't have time to think about myself."

Amy received counselling and childcare support from the Royal Navy and Royal Marines Charity, but it is the RNRMC's funding of the charity Ripple Pond which has really made the difference to her. Uniquely dedicated to supporting the adult family members of

physically or emotionally-injured service personnel, Ripple Pond has a regional network of people going through exactly the same journey of living with a spouse or partner with PTSD. They can share whether they are having a rough day or a good day and meet up regularly to give one another support.

Joe said: "It is very important, I feel, to get out there that mental health issues, as life-changing and devastating as it is, with the right support and the right determination, we can prevail over our demons. Without my family I wouldn't be anywhere near where I am today. Amy is the most important person in my recovery and yet, were it not for the RNRMC she would have got nowhere near as much support as I got and have no one or nowhere to let off steam.

Climbing Denali has not cured my PTSD; I continue to struggle with my symptoms. But in many ways the journey has done something even better. It's given me a glimpse of a much happier, brighter, and less chaotic future, a future in which I am a better husband, father, and friend, and a future where I am, at last, at peace with myself and the world around me. I also take huge comfort from the fact that Amy has found such a valuable support network and a group people going through the same as us.

My message is simple: as bad as this illness is, with determination and support, we can come through it as a family."







SCAN YOUR SMART PHONE HERE TO HEAR FROM JOE AND AMY WINCH IN THEIR OWN WORDS ABOUT HOW THE WHOLE FAMILY HAS BENEFITTED FROM RNRMC FUNDING.

THE RNRMC IS PROUD TO SUPPORT RIPPLE POND.
FOR HELP AND SUPPORT PLEASE CALL 01252 913021.



The Royal Navy and Royal Marines Charity recognises the unique challenges that Naval Service veterans face once they hang up their uniforms for good. For the past five years, the RNRMC has allocated over £300,000 to help support the important work undertaken by the Regular Forces Employment Association (RFEA), specialists in bridging the gap between military life and civilian employment.

Founded in 1885, the RFEA operate across the whole of the UK, assisting working-age veterans with the transition back to civilian life by providing the skills, tools and self-confidence necessary to successfully re-enter the civilian work force. In 2018 our support enabled the RFEA to guide 720 former Royal Navy and Royal Marines personnel with the next stage of their lives.

Here is the story of just one of them. Kenneth Nesbit had a Naval career spanning 22 years and left the Service in 1997. He registered with the RFEA early in 2018 after being made redundant six months beforehand. When he first met his RFEA Employment Advisor Annette, Kenneth was at a very low ebb: "All the candidates I was competing with to try and secure a new job seemed to have the upper hand. I was losing money fast, despite tightening my budget. I also knew that the longer I was out

of work, the more detrimental it would become for my mental health."

Annette worked with Kenneth to make his CV stand out and conducted a number of practice interviews. She reviewed Kenneth's applications and made suggestions as how he could improve them. Within a very short period, Kenneth landed his dream role – fittingly as an Employment Coach supporting others back into the workplace: "It was exactly what I wanted, in exactly the skill set areas I possess. I now work within a small team of extremely high-functioning, witty, intelligent, and supportive colleagues. We are given almost complete autonomy to develop our own practices as individuals and as a team, and I could not be happier.

Lesley McIlroy, Business Assurance Manager at Kenneth's new employer, Brag Enterprises, is equally pleased by his appointment. "Kenneth was one of eight people interviewed for the role and was the unanimous choice of the interview panel", she says. "As an ex-servicemen he has a tremendous attention to detail and a genuine interest in the wellbeing of the people he is working with. Another of Kenneth's strengths, which I believe stems from his Royal Navy background, is his unflappable nature! All in all, he is the perfect fit for us."

In 2018 our support enabled the RFEA to guide 720 former Royal Navy and Royal Marines personnel with the next stage of their lives.

PLEASE CALL THE CENTRAL SUPPORT TEAM OF THE REGULAR FORCES EMPLOYMENT ASSOCIATION ON 0121 262 3058 FOR SUPPORT AND GUIDANCE IF YOU ARE TRANSITIONING TO THE CIVILIAN WORK PLACE. RFEA WILL REQUIRE PROOF OF SERVICE.



Erskine Homes offer care to veterans with a broad range of complex care needs, including those living with a physical disability and those with neuro-degenerative disorders such as Parkinson's Disease, Multiple Sclerosis and all forms of dementia. RNRMC funding is designed to support a package of additional services to supplement care and improve the quality of life for all ex-Naval Service residents. These services include physiotherapy, speech and language therapy, exercise classes and regular recreational outings for a total of 136 Naval Service veterans in 2018.

Our funding also contributes towards Erskine's 'Veterans Wishes' campaign which aims to make the often long-held dreams of residents come true. Erskine Veteran Robert Johnston (96) still remembers vividly the part he played, as a gunner on HMS SCYLLA, in the landing operations of the Allied invasion of Normandy on 6 June 1944 - D Day. If that event 75 years was the worst day of his life, then he has no hesitation in describing the day he was taken to the Ibrox Stadium to meet footballing legend and Manager Steven Gerrard and Rangers' first team as, "the best day of my life!" Other wishes granted include the opportunity for ex-Navy residents Bill Campbell to drive a ship again and the opportunity for Jackie Esdale to fulfil a childhood ambition to visit the London Transport Museum.

Lauren Lovatt, Trust Fundraising Manager at Erskine, said: "Without the support of the Royal Navy and Royal Marines Charity we simply could not continue to provide such high quality

care services, specialist support or once in a lifetime opportunities for our remarkable residents."







REUNION VISIT TO HMS HOME RESIDENTS.



Our funding, combined with that of other military charities and collections made by the veterans themselves through bucket collections at major London railway stations, enabled them to travel in a convoy of iconic London black cabs on a poignant 5 day pilgrimage through Northern France.

The wonderful support provided by the Taxi Charity drivers – not just on these cross-Channel expeditions, but also on a daily basis driving the veterans to routine medical appointments, running errands and laying on outings for them to look forward to, is done so on an entirely voluntary basis and the livelihoods on which they depend are put on hold in order to provide this unique service to veterans.

Since the initial funding we provided for this trip, we have continued to support initiatives by the Taxi Charity for Military Veterans designed to combat feelings of loneliness and isolation, cognitive decline and depression among aged Naval veterans across London and the Home Counties and expand their social relations and support networks.

In 2019 we rolled out the red carpet and arranged a three day visit to Portsmouth by some 35 Naval Service veterans and their big-hearted taxi drivers and have since accompanied 40 veterans on another trip to Normandy, this time to commemorate the 75th anniversary of the D-Day landings.

"Over the past two years we have formed a strong bond with this wonderful Charity. Its direct connections with the Royal Navy has opened many doors for us. This was most recently demonstrated during a visit to Portsmouth in April – all organised and paid for by the RNRMC. Three unforgettable days, made all the more enjoyable thanks to the company and support of the Charity's staff."

IAN PARSONS, CHAIRMAN OF TRUSTEES, TAXI CHARITY FOR MILITARY VETERANS







SCAN HERE WITH YOUR SMART PHONE TO HEAR FROM NAVAL SERVICE VETERAN ROY MILLER IN HI OWN WORDS ABOUT THE LIFELINE PROVIDED BY HIS VOLUNTEER TAXI DRIVER.





END OF LIFE

"No amount of money can replace the life of a loved one, but we hope this immediate support will help them through a particularly distressing time."

BY THEIR SIDE SHOULD THE WORST HAPPEN

The lifelong support we provide for every member of the Naval Service and their families means that we are there in the best of times and through the toughest of times. Since its formation in 2007 The Royal Navy and Royal Marines Charity has financially supported 221 Naval Service families after the unimaginable loss of a loved one whilst wearing the uniform. In 2018 we were able to offer financial assistance to 12 families facing the most unthinkable and difficult period in their lives. Often in the immediate aftermath of a person's death, their assets are temporarily frozen adding an extra burden on the loved ones left behind and mourning the loss. The RNRMC's 'Death in Service' grant is issued within 36 hours of notification helping to alleviate any financial worries.

With the cost of funerals rising on average by 40% since 2011, Trustees increased the grant amount to £15,000 in 2018 for all Naval Service personnel. Speaking about the charity's decision to increase the 'Death in Service' grant, Director of Relationships and Funding, Mandy Lindley, said: "No amount of money can replace the life of a loved one, but we hope this immediate support will help them through a particularly distressing time."

"Please accept my thanks from the bottom of my heart for the very generous sum of money that I have received after my husband sadly lost his cancer battle and passed away. Although it came as a shock. I am extremely grateful as it has enabled me to cover the cost of things I would have struggled with and to give my children a holiday and get us away for a long overdue break away. Me and my children can't thank you all enough. The Royal Navy will always be my family in my eyes and hand on heart, The Royal Navy and Royal Marines Charity has helped me and my family through some of the toughest and most trying times we had to endure. Forever grateful."



INSPIRATIONAL FUNDRAISERS

Fundraising is our lifeblood, and without our generous supporters, tireless fundraisers and selfless volunteers, we wouldn't be able to help the thousands of remarkable men and women and children whose lives we touch every year. Here are the stories of four of our inspirational fundraisers.



Chief Petty Officer Andy 'Gibbo' Gibbs and the 'Doing it For Heroes' Team

A fundraiser for almost tem years, Andy 'Gibbo' Gibbs has raised in excess of £ 525,000 for the Armed Forces community. CPO Gibbs joined the Royal Navy in 198y and has been in the Service for over thirty years.

Now based at HMS Collingwood Gibbo and his dedicated team of volunteers collected a massive £59,000 for the Royal Navy and Royal Marines Charity since November they started throwing caution to the weather and dedicated their weekends to organising RNRMC bucket collections in November 2017.

Frequently to be found collecting in uniform outside Twickenham Station throughout the Six Nations or outside Wembley Stadium or the O2 before a sell-out concert, he says that much of the job is being a 'face' for the Charity:

"It's not just about raising money, it's about raising the charity's profile," he says, "There are charities out there which are very tri-service based, but the RNRMC does brilliant, specific work. The more people know about it, the more they are likely to donate – and that becomes a benefit for the people who need it." He continues, "The RNRMC has a very different approach to that of other charities I have raised funds for. This includes the team of volunteers being made to feel very welcome with personal messages of thanks after completing big collections. It makes us all feel very appreciated."

From wing-walking to underwater marathons, we never fail be surprised by the lengths you go to raise money for the Royal Navy and Royal Marines Charity.



The Victory Walker

A Commander with the Royal Naval Reserve has chosen to spend the couple of years of her retirement taking on a gruelling 5,500-mile charity walk around mainland Britain's coastline.

Commander Jane Allen, marked her 37-year career by beginning her Victory Walk outside Admiral Nelson's flagship, HMS Victory, in Portsmouth in October 2017.

The Victory Walk has continued almost uninterrupted since then with Jane raising money all the while for the Royal Navy and

Royal Marines Charity and the Women's Royal Naval Service Benevolent Trust.

Commander Allen, who is supported by her husband and former Royal Marine, Frank, will aim to complete the 5,500-mile challenge and return to Portsmouth by September this year.

The final leg will see Jane return to do her final miles around Portsmouth and finish at HMS Victory.

"Having had a long Naval Service and being closely involved with the WRNS100 Centenary year, selecting the RNRMC and WRNS BT charities was the obvious choice," she said.

"Between us, Frank and I, have almost 70 years' service in the Royal Navy and Royal Marines, from Aden to Afghanistan. The Victory Walk seemed a good way of marking the end of my career, taking on an epic challenge and 'giving back'." To date, Jane has raised nearly £20,000 for the two charities and is still accepting donations at virginmoneygiving.com/victorywalk17-18

WHATEVER CHALLENGE YOU WANT TO TAKE ON TO SHOW YOUR SUPPORT FOR THE ROYAL NAVY AND ROYAL MARINES FAMILY, WE'RE HERE TO SUPPORT YOU EVERY STEP OF THE WAY.

GET IN TOUCH AT FUNDRAISING@RNRMC.ORG.UK OR BY CALLING 023 9387 1532 TO GET STARTED

OUR FUNDS

DONATIONS & LEGACIES

Payroll Giving - Through generous donations from serving Naval Personnel, the Navy's Payroll Giving scheme grew by over 7% to £1.04m, breaking the £1m barrier for the very first time since its inception in 2007.

Drumfork Appeal Campaign – Through a targeted campaign to Trusts we raised almost £1m for this Project, which is to refurbish a community centre building in Helensburgh, Scotland supporting Naval beneficiaries and their families from childcare facilities to veteran support groups.

Demand again outmatched income and we will continue to develop our income streams such as legacies, major donors and corporate relationships to meet this unmet need.

EXPENDITURE

Total expenditure reduced in 2018 to £8.2m (2017 £9.5m). The main reason for this was that our biggest single grant for the Drumfork Centre was included within the 2017 figures. There were no grants of this size in 2018, although the numbers of applicants continue to rise as both the money received from the LIBOR fines fund ceased as well as Seafarers UK choosing to focus their support on Merchant sailors rather than the Naval service, meaning we have seen more charities approach us for assistance in continuing the funding for projects they run to support our beneficiaries.

GRANT MAKING

The RNRMC remains committed to supporting its beneficiaries with £5.2m distributed through grant making (2017 £7m). This is an increase in grants given in 2017, if the exceptional £2.6m grant to refurbish the Drumfork Club is excluded to enable a like for like comparison.

Support through the Through Life and Fit for Life pathways in particular saw increases in 2018.

We do not currently fully fund all of the bids received by our Through Life Pathway and Quality of Life Pathway committees. Our drive to increase our fundraising to meet existing and future need underpins our strategy.

OVERHEADS

Cost of raising funds - whilst we recognise the need to invest in raising our funds and developing our marketing and communications we control this variable cost tightly. In 2018, the Group's costs increased to £1.4m, due to investment in new events which brought additional income and engagement of donors who we hope will support us financially in future years.

Investment Fees - The requirement for transparency in investment fee reporting through MiFiD2 has caused a change in the reporting of investment fees in 2018 whereby fees had previously been incorporated into funds pricing. The overall level of fees charged has remained the same it is the presentation in the Statement Of Financial Activity that is different.

For every pound we spent in 2018 13p went on fund raising remaining well below our ceiling of 25p



INCOME

Our income sources
Fundraising £3.6m
Grants received £1.9m
Investments £2m



EXPENDITURE

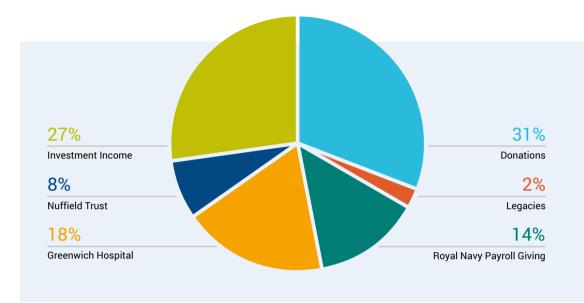
For every pound we spent

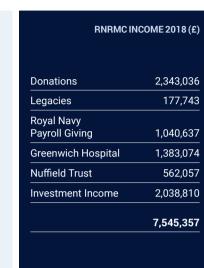
83p supporting sailors, marines and their families

13p vital funds to support our beneficiaries

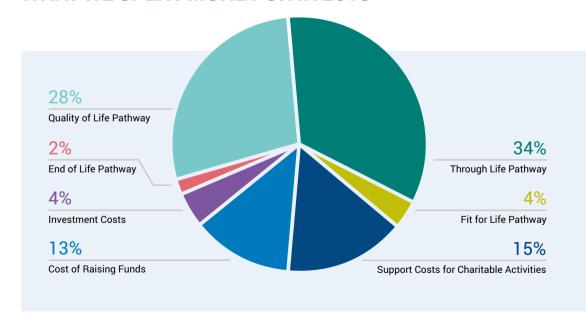
4p managing investments for those in need both now and in the future

HOW WE RAISED FUNDS IN 2018





WHAT WE SPENT MONEY ON IN 2018



RNRMC EXPENDITURE 2018 (£)	
End of Life Pathway	180,000
Quality of Life Pathway	2,302,460
Through Life Pathway	2,770,652
Fit for Life Pathway	300,000
Support Costs for Charitable Activities	1,264,018
Cost of Raising Funds	1,044,196
Investment Costs	355,345
	8,216,670

Statutory accounts for the period ending 31st December have been audited by Kingston Smith LLP and are detailed as Note (3) in the RNRMC Group Annual Report and Accounts. Please email hello@rnrmc.org.uk to request a copy.

WE WOULD LIKE TO THANK YOU

None of the work we do to support sailors, marines and their families would be possible without the kindness of generosity of our fundraisers, donors, corporate. trust and other supporters – and we are incredibly grateful for your time, effort and money. Sadly, we can't thank everyone here, but this is just a selection of those who contributed in 2018.



To the 15.838 Naval Service personnel and civilians who collectively donated an incredible £1,044,701.47 through their pay in 2018.



To all those who donated £12.993.75 in lieu of solicitors' fees during Make a Will Fortnight in 2018.



To all the companies who donated proceeds from the sale of their goods and services in 2018 raising a combined total of £6,813.36 for us.



To all 105 intrepid marathon runners who ran a total of 2,740½ miles for us in 2018 raising money with every step.



To all those who donated online through our website www.rnrmc.org.uk generating an impressive total of £27.143.17 by the end of 2018.



To the members of our new corporate partnership scheme, 'The Bridge', who donated £182.500 to us and helped get the programme off to a flying start!



To all the Naval Service personnel in ships, bases and establishments throughout the UK and overseas who together went to extraordinary lenths to fundraise £173,566.69 for their charity.



To the intrepid Victory Walker Commander Jane Allen who clocked up an incredible 3,607 miles in 2018 as part of her Round Britain coastal walk for the RNRMC and Women's Royal Naval Service Benevolent Trust.

All Ships, Squadrons, Commando units and establishments of the Naval Service

Trustees and Branches of the **Royal Naval Association**

Greenwich Hospital

Trusts

Corporate

Other

Individuals

Fundraisers

LEAVE A GIFT IN YOUR WILL

Every time someone leaves a gift to the Royal Navy and Royal Marines Charity in their Will, they help us to ensure that the United Kingdom's Naval family are supported, for life. Every gift, of every size, has a lasting impact. We are indebted to all those who choose to support us in this way.

If you are moved to support the Royal Navy and Royal Marines Charity, the most wonderful gift you could ever make to support the nation's sailors, marines and their families won't cost you a penny in your lifetime, but will help us transform lives in the future and for generations to come.

To start a conversation about leaving a gift in your Will, please contact Alasdair Akass, who'll be happy to help you. alasdair.akass@rnrmc.org.uk or 023 9387 1538.



SUPPORTING THE ENTIRE NAVY FAMILY



TO BOOK FAMILY FLAT ACCOMMODATION

Please call

NELSON (Portsmouth) 023 9272 2090 HERON (Yeovilton) 01935 456299 SEAHAWK (Culdrose) 01326 552286



TO ENROL CHILDREN ON HOLIDAY SPORTS AND ACTIVITY CAMPS AT NAVAL BASES AND AT LOCATIONS NATIONWIDE

Please call 0114 263 2160



TO BOOK FREE AND CONFIDENTIAL FACE TO FACE, ONLINE AND TELEPHONE COUNSELLING

Please call 01302 380279

TO REGISTER FOR OUR FREE,
SELF-DIRECTED ONLINE LEARNING
PROGRAMME SUPPORTING NAVAL COUPLE
AND FAMILY RELATIONSHIPS, 'BUILDING
STRONGER FAMILIES', PLEASE VISIT

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