



## THE PAST YEAR

By  
The Chairman,  
Admiral The Lord Boyce GCB OBE DL

The last 12 months have been challenging for the Association and for most naval people and their families. In one way or another, the impact of the credit crunch has affected everyone and, in most cases, not for the better.

"I am jobless, homeless and drowning in debt. Due to my current health problems I am unable to work and feel therefore that I must declare myself bankrupt. Any help you can give me would be greatly appreciated as I have no idea where to begin and don't feel able to deal with this on my own"

So began a recent appeal for assistance from a former member of the Royal Navy in need of urgent help. It is not, of course, just as a result of the economic downturn and personal misfortune that serving members of the Naval Service seek our help and guidance; the highly demanding nature and pressure of current operations and operational patterns also results in individuals and their families needing unbiased, sensible advice from people who understand their special problems and requirements. A threat of re-possession or renegotiating a mortgage can quickly become a nightmare for families when one partner is in Afghanistan or at sea for a six month deployment.

It is hardly surprising that the number of new comers seeking our services during the past year has been the highest in the Association's history, and there is every indication that we are going to be up at that sort of level again by the end of this year. The spectrum of advice sought has been immensely broad and has by no means been confined to alleviating immediate hardship. The Association's advisors have helped our clients with the preparation of investment and savings strategies (especially vital for those severely injured and receiving significant compensation and insurance lump sums), with finely balanced mortgage decisions with life and operational accident insurance issues and other personal administration matters including business start-up and failure, submissions to the Health and Financial Services ombudsman, wills, invaliding and appeals against overpayments

With national unemployment figures rising steadily, the Association has continued to market the transferable skills and special attributes of people leaving the Royal Navy and Royal Marines strongly. I see this as a particularly important and relevant function of the Association. The Association's Employment Services, which complement those offered by the Careers Transition Partnership, are well established - but we are currently working on a number of initiatives to expand their scope and effectiveness in order to meet increasing requirements in the coming years. In this respect, I must record my appreciation to BT, one of our corporate members who, in addition to continuing to provide the Association with excellent volunteer second career mentors, also most kindly provided secondee, Jeff Foley, to redesign and redevelop our website. This new website, amongst other things will enable online employment registration, financial fact finding submission and donation giving, and will limit access to our job vacancies to present and past naval personnel only. As if that was not enough, BT has also agreed to provide the Association with additional second career mentors (including mentors for senior officers) and a further secondee to speed up work on the development of the new Employment Service initiatives mentioned above. Many thanks BT!

Another key part of the Association's work that has flourished during the last 12 months has been the provision of Financial Awareness presentations both to recruits in Part II training and also, separately, to all ranks and rates. "I wish I had heard that lecture 30 years ago!" said a member of HM SULLY 's civilian staff sitting in on one of our recent presentations to recruits. The presentations to more senior people have been made on behalf of the Financial Services Authority (FSA) as part of the Government's 'National Strategy for Financial Capability' (see also page 24). Trained by the FSA, the Association's staff are able to use their considerable personal naval experience to colourfully illustrate and tailor these 'Make the Most of Your Money' presentations to naval audiences.

A significant event for the charity occurred on 30 April last year in HM S ILLUSTRIOUS in Portsmouth when the book 'Safeguarding the Nation' was launched. Sponsored by the Association and written by our previous Chief Executive, Captain John Roberts, the book has proved a great success and has sold well. It was beautifully produced by Seaforth Publishing and vividly presents all the principal operations and activities of the Royal Navy and Royal Marines between 1958 and 2008. To find out more, I commend Admiral Sir James Eberle's review on page 33.

Turning to the Association's Council of Management, it was with the greatest sadness that we learned of the very sudden death of Surgeon Vice Admiral Ian

Jenkins on 19<sup>th</sup> February 2009. Ian Jenkins, since leaving the Service from the post of Surgeon General in 2006 and becoming Governor and Constable of Windsor Castle, had additionally also taken on a considerable amount of work for naval and maritime charities. At the time of his death he was Chairman of Seafarers UK and had been a much respected and highly valued member of our Council since November 2006. The most sincere condolences and deepest sympathy of all connected with The White Ensign Association were conveyed to Liz, his wife, and to his family. Other changes to our Council during the last 12 months have seen Roger Taylor take over as Vice Chairman from Sir John Parker (who happily remains a Council member) and Admiral Sir Jonathan Band, Vice-Admiral Sir Adrian Johns, Rear Admiral Chris Stanford and Mr Alistair Farley join.

I concluded last year's 'Past Year' with a tribute to our President, Sir Donald Gosling. I do so again this year without compunction. The delight so widely felt throughout the Naval Service and beyond when his promotion to Rear Admiral was announced in March last year was palpable. Continuing as our President and with 37 years of service to the Association behind him, Sir Don provides a great inspiration to us all as both Council and Staff work tirelessly towards the development and reshaping of our services to meet the needs of naval people and their families in the best possible way in the difficult years that lie ahead.

I do hope that you find this edition of our Annual Report of interest. As it goes to print, a Defence Review is pending, so we felt it appropriate to devote most of the first half of the report to the Royal Navy - and I most strongly commend to you the First Sea Lord's review of 2009. The second half concentrates rather more on the subject matter of our charitable work and embraces personal financial management, emigration and, a key issue for RN and RM people today, operational injury insurance.

A handwritten signature in black ink, reading "Mike Byre", followed by a vertical line.