



Annual Review 2019-2020



The White Ensign Association

THE OBJECTS OF THE ASSOCIATION

(A Charitable Company Limited by Guarantee founded in June 1958)

Charity No. 206787

Company No. 00606887

On the 16th July 1958 under the Presidency of David John Robarts (Chairman of the National Provincial Bank) the Council of Management met for the first time and agreed to form a non-profit making, charitable Association.

The objects of the Association are:-

To assist and promote the interests of those who are serving or have at any time served in the Royal Navy, in the Royal Marines, in any Royal Naval or Royal Marine Reserve, or in the former Women's Royal Naval Service or Queen Alexandra's Royal Naval Nursing Service in such ways as shall from time to time be thought fit, and in particular and without prejudice to the generality of the foregoing by providing:

- (a) general guidance in connection with investments, house purchase, insurance (including educational costs and school fees); pensions and commutation;
- (b) appropriate advice and guidance, through employment services, to deliver enduring support to both individuals preparing for, and to those seeking, civilian employment, including the establishment of small businesses;
- (c) general information and advice to those leaving the Service and seeking to settle in civilian life; and
- (d) information and advice on general personal administrative matters in suitable cases appropriate to the position and facilities of the Association.

The income and property of the Association, whence-soever derived, shall be applied solely towards the promotion of the objects of the Association as set forth in the Memorandum of Association, and no portion thereof shall be paid or transferred directly or indirectly, by way of dividend, bonus or otherwise howsoever by way of profit, to the members of the Association.

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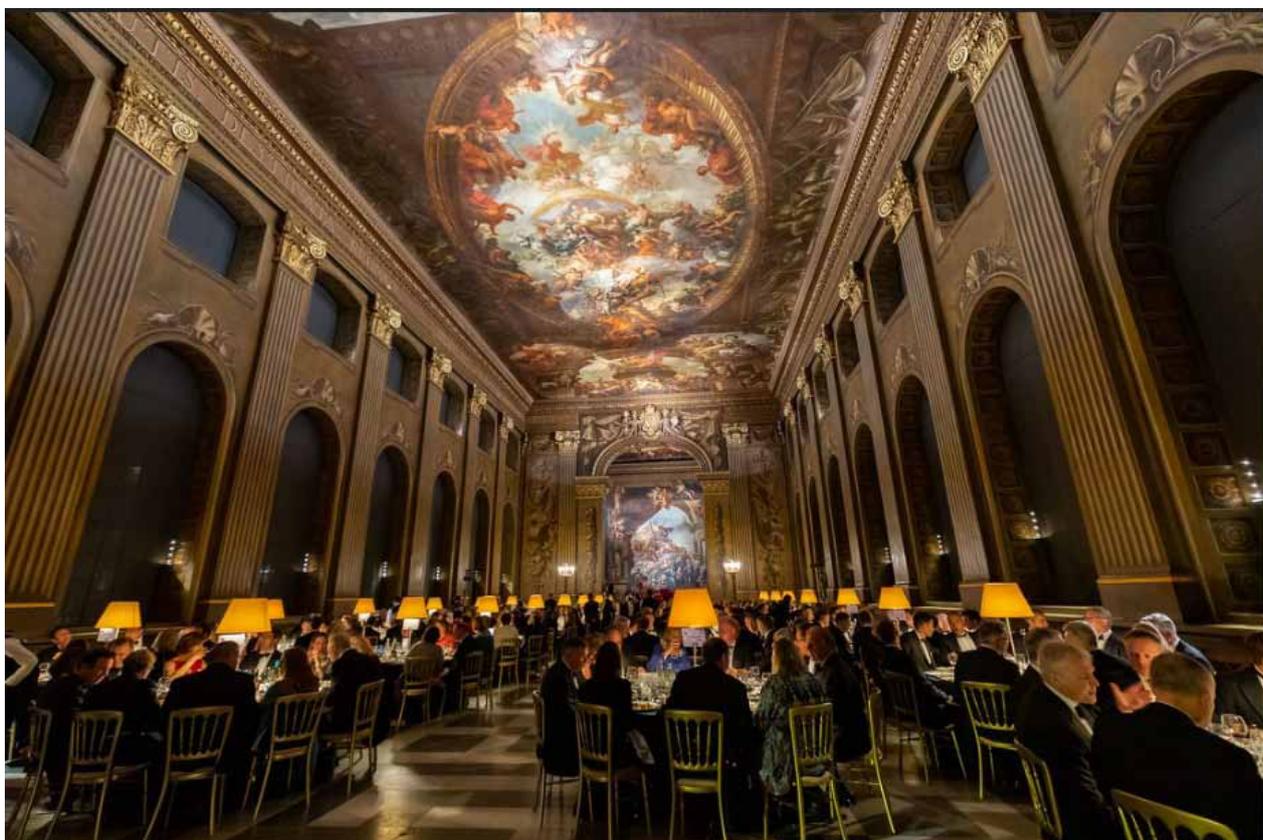
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THE WHITE ENSIGN ASSOCIATION LIMITED

ANNUAL REVIEW

(edition 60)



*The WEA and RNRMC Trafalgar Dinner
in the Painted Hall at the Old Royal Naval College, Greenwich 2019*

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THE WHITE ENSIGN ASSOCIATION LIMITED

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Chairman's Welcome

When I was invited to join the White Ensign Association as a trustee in 2001 I looked forward to the prospect with a mixture of excitement, privilege and trepidation – excitement and privilege in being able to help, in a very minor way, those who served, and had served, their country in the Royal Navy whom I admired greatly; and trepidation as my esteem was from afar, as I didn't actually know any sailors or marines and was unfamiliar with their world. Now almost 20 years later my trepidation has diminished somewhat as I have been fortunate enough to visit many RN and RM establishments and units over the intervening years and meet men and women from all branches and most rates and ranks. However my admiration has only increased as I have been exposed to the professional talents, skills and attitudes of those that serve under the White Ensign and it is now my great honour to chair this charity that, in turn, serves that community.

Sadly one of my first formal duties as Chairman of the WEA, was to attend the Thanksgiving Service for our late President, Sir Donald Gosling, in Westminster Abbey. Surrounded by spectacular, ancient architecture, uniforms of all shades and braids, Royalty and the great and the good, over 1000 of us remembered Sir Don with a smile and a tear, at a service that truly reflected the man. There was humour, generosity of spirit and an appetite to enjoy life in every tribute and testimony, all under pinned by the undeniable truth that whilst he had been born in Lambeth, he was made in the Royal Navy, and possessed a deep and enduring love for the service and its people. In the end it was a joyous event, full of smiles and reminisces with a universal recognition that all of us had been privileged to know the man and were richer for the experience.

The WEA is particularly proud of its long and very close relationship with the Gosling name and I hope Sir Don would be pleased that, with the continuing support of his foundation, the charity continues to deliver much



valued support to the sailor and marine at their place of work. With our current range of briefings, interviews and responses to digital enquiries the Association interacts with over 10th of the naval service each year. In 2020 we are focussing our efforts in increasing our support and opportunities for personnel based in Scotland and Northern England as well as extending our “open” seminars to the West Country. We are also starting work on updating our website and associated digital services to make access to the WEA even easier and clearer.

The front cover of this review features 3 views of HMS BELFAST, our home for the last 49 years. First we see the ship in her operational role, then as she is now – an iconic floating museum in the heart of maritime London; and finally a glimpse of the future with the new Type 26 Frigate which will bear the name of this wonderful warship deep into the 21st century. The cover hopefully captures a theme of renewal, or re-tasking - to remain relevant! This is something that I and my fellow trustees constantly challenge ourselves, and the Association staff, to keep at the forefront of our minds, to ensure that we match WEA services to the needs of the Naval family we help.

Alex Carlile

Vice Admiral Sir Donald Gosling KCVO

– a truly great matelot



2nd March 1929 – 16th September 2019

The White Ensign Association was deeply saddened by the death of its President and undoubtedly greatest supporter, Vice Admiral Sir Donald Gosling KCVO, who passed away in September last year. The ensigns on HMS BELFAST, home of the WEA for almost 50 years, flew at half mast on the day of his death, and then again on the date of his funeral, in fitting tribute, and over 1000 people sang, laughed and reminisced at the thanksgiving service for a quite remarkable life at Westminster Abbey in December.

Sir Donald, who died at home at the age of 90 surrounded by his loved ones, was a hugely successful entrepreneur and highly respected businessman. He was also munificent in his support of many worthwhile causes and charities, many of them associated with the Royal Navy, and generations of sailors and Royal Marines and their families have benefited from his generosity. Although it is more than 70 years since he left the Senior Service, he never forgot the grounding and opportunities the Royal Navy gave him in the final years of World War 2 and the immediate years thereafter.



Having attempted to join the Royal Navy at the age of 14 (underage) he was allowed to join the Service in 1944 aged 15 and subsequently served in the cruiser HMS Leander in the Mediterranean. During his time onboard the ship was involved in the 1946 infamous Corfu Channel incident which left a lasting impression on the young sailor. Leander became a name that meant much to him, as later in life he named both his house and his yacht after the warship. Following his demob from the Navy in the late 1940s he became a junior planning clerk for Lambeth Council, shortly after which he met, and then teamed up with, fellow ex-serviceman Ronald Hobson, to buy a bombsite in London and turn it into a car park. Over the next 50 years, this enduring partnership built a hugely successful property development venture that included the National Car Parks company, covering 650 sites.

Sir Donald, who was knighted in 1976, was a long-time advocate, supporter and benefactor of the Royal Navy. The foundation he established has supported and rewarded the Naval family from Sea Cadets through to veterans for many years and to the tune of millions of pounds.

His generosity has improved the lives of sailors, Royal Marines and their families at sea and on land, from helping with commissioning ceremonies and providing mess deck facilities, to paying for adventurous training opportunities around the world. But his generosity also manifested itself in more personal and surprising ways – units visiting London would receive tickets to West End shows for the ship's company, an RN unit in the vicinity of Leander when Sir Don was on board would always receive a “call round”, BBQs were funded and many a ship's Christmas dance was paid for.



Sir Donald's support for the Royal Navy was recognised with a series of honorary ranks, from Captain through to his appointment as Vice Admiral in 2015. He also held the post of Vice Admiral of the United Kingdom, subordinate only to the Lord High Admiral of the United Kingdom, the Duke of Edinburgh.

Sir Donald was also passionate about the Royal Navy's history, supporting Naval documentary makers, serving as a trustee of the Fleet Air Arm Museum and, in 2012, donating £25m to help preserve HMS Victory for generations to come.

His support of the National Museum of the Royal Navy over the past decade has assisted with the ongoing transformation of the UK's four principal naval museums, and helped to push the historic dockyard alone to the cusp of one million visitors every year. It is fitting that a gallery in the Portsmouth museum bears his name.

The White Ensign Association has been privileged to have been closely associated with Sir Don for 47 years. Personally invited by our founding patron, the late Admiral of the Fleet, Lord Mountbatten of Burma, he joined the Council of Management (Board of Trustees) shortly after the WEA moved into its current home in HMS BELFAST in 1972. Typical of Sir Don's enthusiastic approach to everything in life he swiftly became an advocate for change and innovation within the charity and helped reinvigorate relationships with employers and financial institutions to assist in the support offered to the sailor and marine. Elected Chairman of the Council of Management in 1978 he held this office until 1983 when he handed over to Admiral of the Fleet Lord Lewin and was elevated to the position of Vice President of the Association. He became the 6th President of the WEA in 1993 and has remained so since, being the most stalwart and generous benefactor and friend to the charity to the very end.

Sir Don had many interests and actively supported a large number of good causes and institutions on both a local and national scale. His legacy to the Royal Navy is immense, acknowledgements to the Gosling Foundation's support can be found far and wide – in the Senior Rates mess in HMS HERON, at the Naval Memorial in the National Memorial Arboretum, at the Naval Families Community Centre in Helensburgh – decades of generous donations and financial assistance litter the Naval estate and units of all arms of the Naval Service have received cheques to their welfare funds for the betterment of the lives of their sailors and marines.

It is an almost impossible task to truly capture the impact Sir Don has had on the lives of the Naval community over the past decades – everyone who has had the privilege of meeting him has a story to tell with a smile on their face - in his passage from junior sailor to vice admiral he has become legendary and that “legend” will be greatly mourned and sorely missed for a very long time. To all of us associated with the WEA it was the greatest pleasure and privilege to “serve” with Sir Don.



WEA ANNUAL REVIEW 2020



*by Admiral Tony Radakin, First Sea Lord and
Chief of Naval Staff*

Once again, it gives me great pleasure to look back over the past year's achievements by the Royal Navy and reflect on just how much we have done. It has been a remarkable year, although one that was tinged with sadness by the death of Sir Donald Gosling in September. He had been a constant and warm friend to the Royal Navy in general and the White Ensign Association in particular, and he will be sorely missed by us all.

Re-reading last year's review, I was struck by how many similarities there are between 2018 and 2019's activities. In 2018, HMS Queen Elizabeth was conducting the WESTLANT deployment off the coast of the United States and embarking F-35B Lightning jets, culminating in hosting the Atlantic Future Forum. The Middle East was the scene of rising tensions, and our ships had been active in countering narcotics smuggling. We were maintaining a permanent presence in the increasingly important Indo-Pacific region. RFA Mounts Bay was on counter narcotics patrol in the Caribbean while standing ready to provide hurricane relief. This could easily have been a summary of 2019.

But there are some important and significant differences in all these activities, which really underline how much progress we have made this year. Perhaps the biggest and most exciting development has been in carrier strike. HMS Queen Elizabeth's WESTLANT 19 deployment was hugely successful. In 2019, she embarked UK F-35B jets for the first time, and also demonstrated the ability to use the ship's advanced weapons handling system to provide a full weapons fit to these. She launched jets while conducting a replenishment at sea with one of our latest tankers, RFA Tideforce. At the same time, we showed that we can form a full carrier strike group in company with our international allies. And of course, all of this was done in full partnership with the RAF, whose crews were embarked alongside those of the Royal Navy.



An F-35 launches from HMS Queen Elizabeth in Portsmouth

However, it was the combination of this activity with what was happening on the other side of the Atlantic that made this particularly special. On 19 September, HMS Prince of Wales set sail from Rosyth and entered the Firth of Forth. For the first time in many years, the UK had two aircraft carriers at sea at the same time. She went on to conduct successful sea trials and commissioned on 10 December. The two most advanced aircraft carriers in the world were alongside together in the dockyard for Christmas. It was a magnificent sight.



HMS Dragon celebrates her 8th drugs bust.

But 2019 was about far more than just the carriers. In 2018, we announced that we were forward basing HMS Montrose in Bahrain. The benefits of this became clear when tensions with Iran escalated. Montrose worked with HMS Duncan, Kent and Defender to provide protection to a total of 164 ships, amounting to 10.3 million tonnes of UK shipping, passing through the Strait of Hormuz. This vital sea lane remained open for business. At the same time, counter narcotics operations continued. In partnership with the French frigate FS Jean Bart, HMS Montrose seized drugs with a street value of nearly £1 million in one raid alone, and HMS Dragon broke all records for a deployment with an impressive 8 narcotics seizures.



The crew of RFA Mounts Bay deliver aid in the Caribbean

Elsewhere, Hurricane Dorian was the worst storm ever to hit the Bahamas, leaving at least 43 dead and thousands homeless. RFA Mounts Bay, together with Fleet Air Arm helicopters and Army engineers, was on hand. While I am saddened by the terrible devastation in the region, I am immensely proud of the tireless efforts of our people to help those affected. Together with HMS Protector, she remained in the area to provide medical aid, stores and practical assistance.

Royal Navy operations continued to take place in every part of the world. HMS Echo started the year demonstrating freedom of navigation in the Black Sea, and later returned to the region to conduct exercises off the Crimean Peninsula. Her sister ship HMS Enterprise is currently in the Indo-Pacific, where she has been exercising with the Japanese Navy as part of the Royal Navy's commitment to maintaining a presence in the region. HMS Clyde has just completed an impressive 12 years on patrol in the Falkland Islands area and will soon be replaced by HMS Forth, and HMS Protector continued her work surveying the Antarctic. Closer to home, the highest level of Russian activity for 30 years kept our frigates, submarines and offshore patrol vessels employed around the UK and in the North Atlantic. And the Royal Marines took part in Exercise Baltic Protector, the largest amphibious exercise in recent years, involving nine nations, 17 vessels and 3000 personnel.



HMS Echo arrives in Odessa.



Royal Marines in Exercise Baltic Protector.

In the submarine flotilla, the year was dominated by one outstanding achievement. For 50 years, the Royal Navy has held the duty of providing the nation's Continuous at sea Deterrent. Since 1969, at least one nuclear ballistic submarine has been on constant patrol under the world's oceans, unseen and undetected. This is an extraordinary feat. Celebrations took place around the UK, culminating in a service in Edinburgh Castle to thank the submariners and their families but also the civil servants, contractors, industry partners and all those who play such an important part in this national endeavour.



HRH Princess Anne cuts the cake to celebrate 50 years of continuous at sea deterrence.

There is a real buzz around today's Royal Navy, and the busyness of our operational commitments is contributing to that. This busyness is being recognised; as well as the two new carriers, we have this year seen the last of the four Tide Class tankers enter service. The first two batch 2 Offshore Patrol Vessels are now in service, and the remaining three will be under the White Ensign by the end of 2020. The build of the Astute Class submarines is continuing, as is work on the Dreadnought replacement for the Vanguard class. The first steel has been cut for the new Type 26 frigates, and the contract has been signed for the new Type 31 frigates. The Royal Navy is growing for the first time in 70 years.

Alongside this, we are seeing a resurgence in understanding and appreciation of the importance of the maritime to the UK. Over 95% of UK imports and exports travel by sea, but more importantly in today's world, 97% of all internet traffic passes through undersea cables. Our maritime industry supports 1.1 million jobs and contributes over £46 billion to the UK economy annually, more than the rail or automotive sectors. The Secretary of State for Defence was recently appointed as the UK's Shipbuilding Tsar. HMS Prince of Wales was completed around 25% faster than HMS Queen Elizabeth thanks to lessons learned in the build process. And the orders for future naval ships will sustain the UK's shipbuilding industry for many years to come.

But we need to do much more than bask in the avoidance of decline. The world in which we operate is changing dramatically. The spectre of state on state competition is back, but that competition is increasingly taking the form of 'grey zone' activity, falling below the threshold of open warfare. We live in an era of constant competition. Brexit is on the horizon for 2020, and we have a role to play in supporting the government and ensuring that we are a Global Navy for a Global Britain. There will be an SDSR in 2020 as well, and early indications are that this could be one of the most significant reviews in a generation. The economic centre of the world is shifting east. And technology is changing at the fastest rate ever. We must change too, and become much better at adapting rapidly and adopting new innovations quickly, if we are to remain ahead of our adversaries.

For this reason, we are transforming the Royal Navy. We have five principal areas of focus in doing this. The first is strengthening in the North Atlantic, to tackle the increasing Russian threat and continue to protect our nuclear deterrent. We have some superb capabilities in this area, but we cannot do this alone, and are therefore binding even more strongly with our allies and NATO. Secondly, we must carry on the development of our carrier capability and once more become a Carrier Strike navy. This is as much a priority for the RAF as it is for us, and I am working closely with Air Chief Marshal Mike Wigston, Chief of the Air Staff, to deliver this.

Our third priority revolves around the Royal Marines. In recent years, they have risked being seen as just an adjunct of the Army. But they are more than that. We will build on the amazing cachet and specialness of our Royal Marine Commandos, blending them with technology. We plan to have more Royal Marines deployed forward and ready to respond: whether to deliver humanitarian support, link with our security partners across government or in their more traditional war fighting role as the door-openers for heavier forces coming in behind. We have 5th generation aircraft carriers. We have 5th generation aircraft operating from those aircraft carriers. And now we will have 5th generation Commando Warriors.

Our fourth priority is Forward Presence. This is about being able to demonstrate a Global Navy, project influence and respond to threats more quickly. We have already seen the success of forward basing in Bahrain. Now I want to have a conversation about whether we could deploy more ships, permanently stationed forward in areas where we have significant interests. This is a real manifestation of Global Britain. But more than that, it gives our women and men the opportunity to develop their careers in some new, different and exciting places.

And finally, we have to embrace Technology and Innovation in a faster, more agile and more dynamic way. We are doing some great things across the Service, but it has to be stronger, bolder and much more impactful.

We have already done a great deal around each of these areas, but I am determined that 2020 will be even better. It will come as no surprise to any of you that people are my top priority in enabling all these changes. We have some extraordinary people, but we do not always give them the empowerment or freedoms that they deserve. We need to drive down decision making to the lowest possible level, challenge ourselves to remove layers and hierarchies and embrace more modern ways of working. As part of this, we are reviewing the shape and structure of the Navy. We aim to reduce the size of our Headquarters, with fewer Admirals, and take a closer look at who really needs to be there.

This in turn will free up personnel to invest in filling front line positions. We need to shift the Navy so that the best place to be is at sea. We want our people on the front line to have the best deal: able to take all their leave; attend their professional courses and develop their careers; and be able to book and expect to go on adventurous training. And they then return to sea refreshed and better qualified and even more ready to deliver where it is needed most. Recruiting is already up by nearly 20%, which is an excellent achievement. The success of double crewing HMS Montrose has encouraged us to start looking at replicating this model in another frigate or destroyer. This gives our people more certainty and better ability to plan their lives, while helping us to deliver consistently on operations.

We are also using technology to help. Autonomous systems can potentially allow mine countermeasures vessels to search an area much more rapidly, with fewer people, while remaining further away from the minefield in relative safety. We are already trialling a system to do this on the Clyde, and hope to roll it out operationally shortly. And on an individual level, many functions that our people need to manage their lives on a daily basis are now available via an app on their phone.

I am genuinely excited by the direction that we are taking. We are a growing, modernising, transforming Navy. We are delivering on operations and being invested in. And we have some amazing people, doing amazing things, all over the world. I am looking forward to doing even more in 2020.



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The cost of comfort



A new report has worked out exactly what a comfortable retirement will cost.

We now have more information, more choices, and more responsibility for our retirement savings. But will the future we want be the future we are able to get?

The Retirement Living Standards, launched by the Pensions and Lifetime Savings Association (PLSA), has been developed to help people picture what kind of lifestyle they could have in the future.

Pitched at three levels: minimum, moderate and comfortable, the standards have been designed to act as a practical and meaningful starting point for anyone who is unsure about how much to put away.

Like the five-a-day healthy eating initiative, the PLSA's ambition is for the Retirement Living Standards to become a widely adopted industry standard.

According to the trade association, a single person will need £10,200 a year to achieve the minimum living standard, £20,200 a year for moderate, and £33,000 a year for comfortable. For couples it is £15,700, £29,100 and £47,500.1

The **minimum** living standard covers most people's basic needs plus enough for some fun - including social participation and social occasions. For example, you could holiday in the UK, eat out about once a month and do some affordable leisure activities about twice a week.

The **moderate** lifestyle provides, in addition to the minimum lifestyle, more financial security and more flexibility. For example, you could have a two-week holiday in Europe and eat out a few times a month.

At the **comfortable** level, retirees could enjoy some luxuries like regular beauty treatments, theatre trips and three weeks in Europe a year.

RETIREMENT LIVING STANDARDS

Minimum

Single: £10,200
Couple: £15,700

A 'minimum' lifestyle covers all your needs, with some left over for fun and social occasions. You could holiday in the UK, eat out about once a month and do some affordable leisure activities about twice a week. About three quarters of employees are likely to achieve at least the minimum standard.



Moderate

Single: £20,200
Couple: £29,100



A 'moderate' lifestyle provides more financial security and more flexibility. You could have one foreign holiday a year and eat out a few times a month. You'd have the opportunity to do more of the things you want to do. Around half of employees are projected to have an income between minimum and moderate.

Comfortable

Single: £33,000
Couple: £47,500

A lifestyle that allows you to be more spontaneous with your money. You could have a subscription to a streaming service, regular beauty treatments and two foreign holidays a year. About one in six employees are projected to have an income between moderate and comfortable.



Source: Pensions and Lifetime Savings Association

October 2019

<https://www.plsa.co.uk/Press-Centre/Press-Releases/Article/PLSA-launches-Retirement-Living-Standards>

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By giving savers a general figure that they can understand, the hope is that savers can then start to develop their own personal targets based on their individual circumstances and aspirations.

Assuming an individual qualifies for the full state pension of £9,162.50 per year (6 April 2020), the PLSA says an individual still needs to build up a pension pot worth at least £587,116 to achieve a comfortable retirement. (If a pension pot is converted to a single life annuity based on a 5% annuity rate.)

Given that the average amount sitting in pension pots after a lifetime of saving is £61,8972, many retirees may be shocked to learn how little income their savings will provide.

Sarah Quirk Wealth Associates can provide guidance about what retirement income will be and how it is generated.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.



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Former Royal Navy Sailor Matt Sellick's Fundraising Bike Ride for the White Ensign Association



In September 2020, a dedicated team of bike riders, along with a small support team, will be riding from RNAS Yeovilton to RNAS Culdrose and back – a round trip of approximately 360 miles over demanding, hilly terrain. They will be doing this in support of, and to raise money for, the White Ensign Association. The idea was first mooted by former Royal Navy Sailor Matt Sellick, who is planning and who will lead, the bike ride.

This is his story:



There are two parts to this story - me and my journey and the one about the amazing work The White Ensign Association (WEA) does.

I joined the Navy in 1997 and had a fantastic career, leaving in 2008. My resettlement was poor however, no social networks like Facebook or LinkedIn to get advice, connect with people who can help and I ended up in low level civilian level roles back home putting all my transferable skills to waste. I could also have done with some good advice on my pension and gratuity, which would have made a big difference to what I received..... if only there was a charity which someone could point me towards who could have helped...

All that aside my motivation for this ride came from a random Health MOT that my current employer, Morson, conducted where I found out my blood pressure was 187/117. I had high cholesterol and after blood tests found out my kidneys and liver were in bad shape - 38 years old and at very high risk of a stroke or heart attack. I had to change my diet and start some form of physical exercise. I had never ridden more than 5 miles and not regularly or for a very long time. I sit at a desk all day, don't do sport and it takes 5 minutes to walk to work...something had to change. Tony, my Director, does a lot of cycling and goes on various charity cycles and mentioned he was thinking of organising a ride from RNAS Yeovilton to RNAS Culdrose, and joked in the office it would be good motivation for me to go on the ride or at least do some training for it. I jokingly said why not and it escalated very quickly from there and there was no turning back...it also all of a sudden turned into a RETURN TRIP!!! Yeovilton to Culdrose and back, too late Sellick you are in deep! So 5 weeks ago I bought my first ever road bike, curly wurly (sure there is a technical name) handle bars and special shoes I need to clip to the peddles! Currently going out once or twice a week averaging just over 22 miles, although my first crash 2 weeks ago has hindered recent progress - but it is a start.



So why am I doing it?

As I was now taking part I was asked to choose a relevant Royal Navy Charity and the first charity that came to mind was of course was The White Ensign Association. They inform and provide guidance to all serving and former members of the Royal Navy, Royal Marines, their Reserves and also to their families. They are unbiased, confidential and offer a free advice service.

The White Ensign Association is a registered charity founded jointly by the Royal Navy and the City of London in 1958.

The Association was set up to provide a financial advisory service of the highest calibre for all serving and retired personnel of the Royal Navy, the Royal Marines, the Queen Alexandra's Naval Nursing Service, the former Women's Royal Naval Service, their respective Reserves and families. Over the years the role has developed and expanded to include the provision of assistance in resettlement and Employment in civilian life. The Association is now firmly established as one of the prime links between the Royal Navy, the City, Commerce and Industry.

Today The White Ensign Association offers one to one guidance and referrals in all matters of personal finance, 2nd careers, business start-up, personal administration and any general welfare issue. If we cannot help you we will ensure that the White Ensign Association puts you in touch with an organisation that can.

A MASSIVELY underrated charity which regularly gets forgotten.

My target is very high and any money raised for this amazing charity is fantastic, but with the right networking and help in the right areas I am sure we can get as close to this as possible if not surpass it!

Matt's training is progressing very well and his extended rides have now included Yeovil to West Bay and back (50 Miles), and Yeovil to Burham-On-Sea and back (80 Miles).

We would be delighted if all our readers would help to support Matt in his efforts and donate some money towards this very worthy cause. To find out more, please search:

virginmoneygiving.com/MattSellick



“My career in the Royal Navy taught me many things, the key one being that by working with the best, you achieve the best results.”

WAYNE SHERIDAN Blevins Franks
(former Aircrew Officer, Royal Navy)

“We are extremely proud of our long-standing relationship with the White Ensign Association.

“What attracted me to the Blevins Franks Group, and what makes them different to most advisory firms, is that they are highly active in the traditional UK market, but at the same time they also have an extensive network of offices throughout France, Spain, Portugal, Cyprus and Malta and provide UK and cross-border advice.

“This has been of real value to former servicemen and women who have become clients, so if you wish to discuss any financial planning matter relating to either the UK or the countries mentioned above, please make initial contact with my friend and colleague Steve Carruthers.”

Steve Carruthers
Private Client Director

0207 389 5220
steve.carruthers@blevinsfranks.com

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Pensions: BEWARE!

Kathryn Evans – senior associate family lawyer at Irwin Mitchell

Kathryn is a senior associate who practices family law across Irwin Mitchell's national team, but with her office bases primarily in London, Cambridge and Chichester. Kathryn has advised many armed services personnel during her career to date and is familiar with the additional complexities and specific issues that can arise in such family breakdowns.



Divorce is undoubtedly a stressful time for all involved. The acceptance that a marriage is over and the practical implications of that fact can be emotionally challenging, especially where there are children of the family. The financial claims that are linked inextricably to a divorce often compound those stresses; property, savings and income will all be considered, but for many armed services personnel, the most valuable asset owned by either party to a marriage is the military pension. Pensions in general can hold hidden pitfalls and risks but military pensions in particular should be considered by professionals with the right experience and knowledge during a divorce process.

Generally-speaking, your spouse will have a claim against your military pension, but whether or not that claim is advanced and, if it is, the extent of that claim is a matter for negotiations or, ultimately, for the court, if an agreed settlement cannot be reached ahead of a final hearing within the family courts. Every case is different and factors such as length of marriage, ages of the parties, the needs and resources available will impact upon how a pension should be dealt with upon a divorce. It can be dangerous to assume that what worked in one case will work for another.

In certain circumstances what is known as a 'needs' approach will be followed, meaning the available assets in the case are to be divided in such a way that the needs of one or both parties and any children can be met. This is particularly relevant where there has been a short marriage or where the available assets are insufficient to do anything other than meet needs. The other approach is one of 'sharing' where the expectation leans more towards an equal division of the assets. Career history can be relevant to the extent of a spouse's claim to a pension, especially in a 'sharing' case. Take, for example, an individual who joined the armed services at age 18, who subsequently met and married their spouse at age 32, separated from their spouse age 40, and started divorce proceedings aged 44, whilst still serving and climbing the ranks of their career. In this scenario it may be appropriate for the element of the pension fund that was built up prior to the parties marrying and then again after separating to be excluded from the value of the pension that it would be appropriate to share with the other spouse. In addition, lengthy service can lead to an individual being part of multiple pension schemes under the armed forces umbrella, each of which will have its own rules. These intricacies should be considered carefully by an experienced expert.

However, whichever approach is appropriate, it doesn't necessarily mean that your military pension will be divided, or perhaps even touched at all; rather than an order being made against your pension (such as a pension sharing order which leads to a % of your pension being taken from your pension 'pot' and invested in a separate one for your (former) spouse), it may be more appropriate or desirable for your spouse's claim against your pension to be 'offset' elsewhere within the asset base. For example, it may be your spouse's priority to retain the family home, and in return they may be open to taking less, or even none, of your pension. The biggest difficulty, and often controversy, is what 'price' should be put on your pension for the purposes of trying to sort out the financial claims that you and your spouse have against each other, as the value in standard pension statements (usually known as a 'cash equivalent' value) can be very misleading.

Sometimes the nature of a pension can change due to an unexpected event, such as an injury caused to an armed service person in active duty. This change in circumstances and substance of a pension may impact on the other spouse's claim against that pension, both in terms of the needs of the person with the pension having changed due to the injury sustained, but also in practical terms, if the pension is suddenly in drawdown earlier than expected.

It may be that a tax free lump sum can be drawn from the pension (usually 25% of its value), which is usually dependent on the age of the pension holder. This lump sum may help one or both of the parties with meeting other capital or income needs, enabling or assisting settlement discussions. Legal

advice should be taken before making any such decisions, however. Resettlement commutations will also be relevant and possibly significant to the wider case.

Whilst armed forces pensions can hold significant and sometimes unexpected value, other pensions held by the parties should not be forgotten, including state and additional state pensions; the value held in those other pensions may mean the spouse takes less of the military pension.

Long service in the armed forces can make parting with hard-earned pension even more painful than for civilians parting with theirs; the specific benefits of an armed service pension are generally well-known and accepted, but it is important to co-operate fully in any financial disclosure process and to ensure expert legal advice is taken as soon as possible upon the breakdown of a marriage and throughout the subsequent process of sorting out the financial claims between the parties. If a family law expert has not had experience or gained knowledge of the complexities specific to armed services pensions then significant errors can easily be made, such as accepting the face value of the pension rather than investigating that 'value' and, most likely, comprehensively instructing a suitable pensions actuary to advise further. Regardless of the ages of the parties, where one party has an armed forces pension, an equal division of the 'cash equivalent' value of the pension can lead to very unexpected and potentially unfair outcomes, hence expert advice is vital.

I am able to focus on
what really matters



Whether it's business or personal we understand that everyone's situation is different. If you need legal advice or support with your financial planning, we're here to offer an *expert hand with the human touch*.

Making good decisions about your money when you retire from the Royal Navy

***Barry Pearce - Financial Adviser
Brighton Williams & Partners***



Your financial situation is likely to change when you leave the Royal Navy. You may have a different level of income, you may have increased living costs, you may have a new job that offers a pension, and you may also receive a gratuity when retiring from the Service. Such changes to your circumstances will require you to make a number of financial decisions and making good ones should not be down to luck.

So, what can you do with your lump sum and what other aspects about your wealth do you need to consider going forward?

Things to think about when you receive your lump sum

Property often comes at the top of the list for using a lump sum. You might decide to pay off an existing mortgage or use it as a deposit to buy a new property. However, if you don't use your gratuity in that way, then you might need some advice on how to make the most of it.

If you have no immediate plans for your money, you could consider investing your capital.

There are lots of different types of investment products available to you. The array of specific investment funds available within these products then multiplies your options hugely. The challenge is to choose the right product and investment funds to suit your particular preferences and circumstances.

However, despite the myriad of options open to you, the investment journey is a relatively straightforward one if it is approached in the right way. Pinpointing your goals, looking at your financial circumstances and identifying your needs all play a part in finding the right solution but crucially, your investment solution must reflect the amount of risk you are prepared to take with your money. This is where seeking professional financial advice is so important. A financial adviser is there to help you identify what you want to achieve and recommend the most suitable way to get there.

As I have mentioned, risk is a very important factor when thinking about investments. In simple terms, risk can be described as the probability of your investment being worth less than the amount you initially invested, at the time you choose to cash it in. A financial adviser will establish the level of risk you are willing and able to take, then translate this into a choice of appropriate investments.

Cash-based or deposit savings cannot fall in value, but the purchasing power of that money may reduce over time due to inflation. Funds that invest in stocks and shares will rise and fall in value, but there are no guarantees. The choices you make will affect the potential for growth of your money, and also the potential for any loss. A good financial adviser will explain the possibilities and help you to make an informed decision.

Other factors can affect the performance of your investment, such as how long you invest for, whether your assets are based in the UK or worldwide, and the economic climate. With the volatility of the global economy we have experienced in recent years, getting professional advice before making your investment decisions is a wise move.

Being tax-efficient can boost your financial situation

The tax treatment of returns from investing capital is also an important consideration. To benefit from the maximum return that is available to you it's important to look at the different tax treatment of financial products. This can help to boost tax-efficiency along with ensuring you are taking advantage of any relevant tax allowances. The tax implications of how you choose to invest or spend your money can improve your overall financial situation, and are therefore important elements in the decision-making process. Again, getting advice will help you to get the most out of your financial assets.

What about pensions?

Leaving the Royal Navy and starting a new job will almost certainly mean joining your new employer's company pension scheme. You can choose to opt out of the scheme, and this is something you should think about carefully. Paying into a pension is still a sensible financial step whatever your age or situation with other pensions.

This is because you benefit from the Government and your new employer through tax relief and additional contributions respectively. In effect, the tax relief applied to your pension scheme contributions gives you an additional 20% on the amount you contribute (at the basic tax rate). For example, if you contribute £80 then £100 will be paid into your pension. In addition to this, your employer is obliged to make a minimum level of contribution into your pension fund. In some cases, employers will contribute above the minimum level. If the total of your Royal Navy pension income and your new employment income means that you become a 40% taxpayer, then you can benefit even more from the tax relief on your contributions.

If the employer's pension scheme type is Defined Contribution, then you can pick the funds you invest in. Again, you should consider investment risk along with the length of time before you take your benefits when deciding on the funds you want to invest in. Professional advice will help you to establish the most suitable investments for your specific circumstances. An adviser will help you to build a picture of your retirement income for the point when you want to stop working, including your State Pension. You can check exactly when you will receive your State Pension and how much it will be by using form BR19 on the GOV.UK website.

The value of professional financial advice

Whatever your situation is when you leave the Royal Navy, you will want your money to work as hard as possible for you. According to research by the International Longevity Centre think-tank, those who take professional financial advice are better off by an average of £40,000 at retirement compared to those who do not take advice. Another survey by a leading provider has found that 90% of people who see a financial adviser regularly, feel that the advice has benefited them and that they have made good financial decisions as a result.

With this in mind, "Seek professional financial advice" is the best advice I can give you.



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All Change?

James Micklewright - Micklewright Careers



James Micklewright is the founder of Micklewright Careers – he is a perceptive listener with a natural ability to engage with people from all walks of life and able to challenge motivate and encourage clients to overcome obstacles - real or imagined - that might prevent a successful career transition. His clients are spread across all sectors in the UK and internationally from mid through to senior management levels and those seeking a portfolio career including NEDs. He has demonstrable success supporting them as they make the next step in their careers, resulting in both professional and personal growth. In this article James covers some of the challenges people face when making a career transition in today's dynamic working environment and provides some top tips for making themselves current, relevant and ready for success.

As a Career Coach, I am used to the fallout from the ups and downs of peoples' careers. A typical scenario might be that an individual has been in a job for some time and has become too complacent, never having been confronted with any major setbacks and enjoying the status quo. Then, along comes redundancy, a change of the organisation's strategy or the closing down of an operation, which can happen suddenly with all the ensuing emotions of anger, shock, fear, indecision, disbelief and frustration.

The other common situation is that you feel that your career is going nowhere and you can't see any path forward. It's especially tricky when you're over the age of 50 and it becomes evident that organisations would instead hire a younger and a less costly person. Conversely, you may be relatively young, possessing fantastic abilities, but are overlooked because you don't have some grey hairs.

For example, Baby Boomers and Generation X tend to be inflexible. They have often had the same job for a long time and like change to be incremental, while younger millennials and Generation Z expect not to stay in the same role for too long.

To add to the uncertainty is the fact that the world of work is undergoing unprecedented change, with the key drivers being globalisation, competitiveness, new technologies, demographic change and the environment.

In this evolving world, it's a matter of adapting to survive, so the individual must be continually scanning his or her sector to keep abreast of what transferable skills are required to remain competitive or relevant.

Some of the attributes in demand in the 2020s and beyond will be flexibility and an ability to adjust quickly to new cultures, technologies and ways of working. You will need a personal growth mindset that includes continuous learning to gain new skills. Soft skills such as training, mentoring, and high emotional intelligence will be required to communicate and collaborate in the new relationship economy.

Essential skills in demand across all categories, organisations and sectors will be creativity and also, those who can combine people skills and knowledge of technology will be always be wanted. Organisations now realise they need diversity, and those able to challenge the status quo constructively will drive innovation.

Change or transition can be scary when it happens but it can also be a great opportunity, so to make the transition, be brave and take control with these seven steps:

- Make a personal inventory identifying your achievements, strengths and weaknesses. You may want to enlist the help of a co-worker or friend in this area.
- Refine your career objectives based on your inventory and key strengths, so it is clear, focused and realistic. I also suggest clients “future proof” their goals as best they can as sectors are changing fast.
- Prepare a marketing strategy based around your CV, making sure you have a compelling LinkedIn profile to attract employers and recruiters.
- Promote yourself through your network of contacts, alumni and networking organisations. Also, build personal connections with recruiters so that they are looking out for opportunities for you.
- Learn how to ‘sell’ yourself and your skills and achievements. Practice your ‘elevator pitch’ and know your CV.
- Learn how to prepare for interviews. There is no such a thing as over-preparation.

All these actions must be refreshed and updated frequently so that you remain relevant and in demand. You need to take care of your professional brand regularly.

So, take ownership of your career, understand your skills and motivations and integrate these into your chosen career or organisation. In this way, you will successfully navigate the turbulence of an ever-changing workplace environment as after all: “It is not the strongest of the species that survive, nor the most intelligent that survives. It is the one that is most adaptable to change” – Charles Darwin

If you would like to know more about the work James does, or about Micklewright Careers, please visit his website at <https://www.micklewrightcareers.com/>



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“I want to express my gratitude for your patience and diligence in the way that you handled my case. Your calm approach was very reassuring.”

Family client

My Journey from Royal Marines Officer to Director

Paul Spanner

Paul Spanner was a Royal Marines Officer for 28 years. Medically discharged in 2013, he has played sport for Great Britain as a para athlete in two disciplines, and spent two years at the Home Office, working for two Home Secretaries. He is now appointed as a Director with PwC LLP working within the Law Enforcement and Security Service space. He is a hiring manager and mentor to a number of service leavers.



They reckon it takes at least 5 years before you have settled into your new life as a civilian, and if the events surrounding your departure are sudden and unexpected, potentially much longer. I had been a Royal Marines Officer with my life and career mapped out for me. I would probably retire at age 55, having served Her Majesty for the best part of 34 years. I would be looking to top up my pension in a non taxing second career that was fun and engaging. Furthermore it would utilise my prior military knowledge but without the hassles of military life. It was Von Moltke who said no plan survives contact with the enemy and true to form my plan did not...

I had been asked previously to write a short piece on my transitional journey as someone who had faced the added complications of an unexpected medical discharge. I had begun to pen just such an article, but it was incomplete and I was busy with life, so it sat on my computer goading me every now and again to be honest with myself and others about just how hard it is to make your way in the world, post service.

If you have not yet left the Service and are reading this, then I was probably like you, invincible in my abilities and self assured that the CTP journey would see me achieving all that I expected of it - after all who wouldn't want to employ a senior officer or anyone for that matter with the levels of discipline, moral fibre, and get up and go that is woven within our very DNA? In my mind I was a shoe-in for whatever I was going to turn my hand to next and any employer would be a fool to turn me down.

Well the harsh reality of the real world is that as good as we are, there are a lot of other good people out there and you have got to be ready to compete and compete hard if you want to stand out above the competition. I've been told more than once that I have had a charmed life since my accident. I would not disagree with that but I would also say to those that just see the end result - take time to analyse the journey myself and others have been on to get here. Ask questions of usage and challenge what we tell you as every story is different, but you will soon come to realise that there are common themes. Don't be bound by what you are today instead think what you could be tomorrow.

My transition was not straight forward. I had specialised as an intelligence officer with a limited field of employment opportunities I wished to work in. I could do drugs, crime or terrorism, but not much else. To work within this area a DV is almost mandatory. So following a cycling accident in 2013 whilst riding with the RNRMCA in preparation for an upcoming race, I was left with a brain injury and spinal complications which have taken a significant period of rehabilitation to consolidate before allowing me to return to work. I lost my DV as a result of the injury and was medically discharged in late 2015.



For the period post accident to discharge I was a long term patient at DMRC Headley Court. It was whilst at DMRC my transition should have begun, and it did but with no real focus or objectivity to it. Between admissions I completed my MSC and began building my network. I worked on creating a profile even if I could not work, that would demonstrate I had broader utility. It's important that you don't have any breaks in activity. Charity work, volunteering, anything really that says 'I get out and do things that make things happen.' I was lucky enough to play sport as a developing athlete both as a GB para cyclist and then as a Biathlon skier. This

information, when handled badly, prevented me at times from getting interviews and at other times opened doors I wouldn't normally get access to. When my chances of attending a Para Olympic Games evaporated, (too old and too slow), my attention, only now turned to getting a job full time.

That network I had begun cultivating started paying real dividends not necessarily in tangible ways at first but opportunities began to present themselves. Knowing what to pursue and what to discard is hard. But I had had time to reflect and my original plan was still there – it just needed modifying. I had plenty of interviews, for some very impressive positions, but got no offers just useful feedback. Always demand feedback after an interview. You took the time to apply, the least they can do is tell you why you didn't get the role... I contemplated also how to spend my deferred EVT allowance, electing for a project management course (PRINCE2). There are a myriad of these course out there and what I know now as a hiring manager, is pick one and master it – they are a foot in the door not the be all and end all of getting a role.

That profile I talked about earlier takes shape in many ways. Your CV, LinkedIn profile, and the digital footprint we now all have. I have a folder full of demonstrable quotes and references that I can now tailor to a range of roles – that takes time to build up but you can start now. Translate your experiences, get a civilian mentor who can help, they really do talk a different language at times. We are not going uphomers or for a run ashore for a few wets any more and if you talk like that away from your mates you will loose an employer's interest in a heartbeat. This is a world of shared services, integrated design models and cost benefits etc.... I'm not offering advice on how to write a CV, it's a personal thing but be true to yourself in its content and know and understand what it says about you inside and out, especially if you get someone else to write it for you.

I think I had a solid foundation leaving the Service, but didn't really know how to bring it to bear. The WEA's employment services and for me, Help for Heroes, and Officers Association all played seminal roles in capitalising for me what I could offer a future employer. CTP suggested a portfolio approach, a nice concept but lacking in security, others suggested project and programme management in areas I was already competent in. Others still suggested a complete and radical departure from what I knew. For me, building on what I already knew was the only way to go. I am a dyed in the wool public servant and although I looked at and considered third sector work I knew in my heart I wanted to be in government if at all possible and as close to the centre as you can get.

Be careful what you wish for... We are natural planners and good at assessing risk generally, we know how to seize opportunity and capitalise on success. I had a vision, now I needed to start putting in place the plan, with courses of action being firmed up and an assessment of probability taking shape. What was in my control and what was not, where could I bring influence to bear, identifying who my principal stakeholders and influencers are. Practice the tools you will employ daily in your preparations, make it second nature. Dom Hill of the WEA found me a BT senior manger who would mentor me, made introductions to business contacts and helped consolidate my thought process, stress testing my ideas and giving clarity to the plan. My network grew through job fairs, The Liquid List and random events I attended. I did not nor do I now not go anywhere without a pen and business cards. I practiced and honed my elevator pitch. Ready to tell anyone what my unique selling point was. Prepared as I was, job hunting is a full time job in itself, and I had countless interviews before I struck lucky.

It was not the journey I had envisaged as I found myself joining FDM's ex Forces programme. FDM are principally a Financial Services Project Manager provider, not where I wanted to be but polishing skills and broadening my network was very much a part of my plan, Improvise, adapt, and overcome. My situation dictated that I needed to be in employment and it is easier to get work when you are in work. I popped out the other end of their academy fully project management conversant. I held my nerve at this point as was adamant whilst being geographically flexible I did not want to work in FDM's primary market, and I held out for a public sector role. You might need to compromise on some things, but don't ever be miserable. Life is too short, know where you have flexibility, and keep an eye on where you want to end up. My perseverance paid off and an interview at the Home Office soon came my way, endorsed by FDM I did my research on both the organisation and my interviewers.

That network I keep talking about proved we had common links, and that was leverage in the interview, which actually rapidly became more of a chat in the Home Office café. I remember being asked about my project management skills whilst a vending machine repair man beat the living daylight out of a coke machine next to me. It was not my best or ideal interview and I left it feeling I had done as well as I could in the circumstances but didn't expect it to yield any results, so it was no surprise to me when once again I was told that the interviewers felt I was not the right man for the job... however would I be available for an interview with another Home Office department the following day? This time no details, no names, and no preparations just that they thought I might be a good fit. I turned up 5 minutes early adamant this helicopter was not going to leave without me, slightly apprehensive but inquisitive to the who, what, where and when estimate that was running through my mind. Taken to a part of the building not normally accessed by the rank and file, I was left in a very nice room awaiting my interviewer. When the door opened and I was

called forward I was more than a little surprised to find myself being asked how I like my tea by Amber Rudd, the then Home Secretary. This was the longest ten minutes of my life but great fun and incredibly easy, at the end of my cup of tea to be told welcome to the team. I was appointed programme manager to one of the Home Secretary's principal programmes. This spring board catapulted me into a world of opportunities and whilst employed by FDM I was in the heart of government and drinking from a fire hydrant. I worked for Ms Rudd for 6 months before moving to another programme within the Home Office, before being invited back to the Outer office of Sajid Javid.

Over that two year period I gained insight into Commercial Programme Management, Transformational Change, Policy making and strategy. I was exposed to preparations for a spending review, an election process and numerous challenges to the government of the day and leadership. As I left last year I was told I had experienced more in those two years than many get to see in twenty. The EU Exit has been a good if somewhat painful experience for me. But that two years had shown me what I love and what I loathe. I had worked some incredibly long hours whilst seeing domestic political history unfold in front of me. I had been responsible for some eye watering, staggeringly large budgets that ran into billions of pounds and had been briefly a decision informer to ministerial policy for the country.

My time with FDM and the Home Office had been a pupillage. I had worked hard and not always been paid the same as those around me but the experiences I gained were invaluable and priceless. This type of scheme is not for everyone but it has worked for me. I am now a mentor to 6 mentees currently, I find myself on the board of directors for a major charity and a Director at one of the big 4 consulting /professional service providers. I also champion the return to work programme for ex forces personnel at my Firm based on the model I set up at the Home Office, with a particular focus on wounded and injured service personnel coming to join us. I am available for ad hoc advice and am grateful to the WEA for the support they have given me on my journey.

In total this journey, which is not over yet, has been 6 years in the making. I miss the Royal Marines and a part of me will always be a boot-neck but the life I have now is hoofing.





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RMA - *The Royal Marines Charity*



2019 saw the culmination of five years of consolidation in the Royal Marines charity sector, with the merger of the Royal Marines Association (established in 1946) and The Royal Marines Charity (itself a merged entity formed from the Royal Marines Charitable Trust Fund and The C Group in 2016).

RMA-The Royal Marines Charity is a whole service delivery organisation, a distinct member of the Royal Navy and Royal Marines Charity (RNRMC) Group since 2011. The charity comprises:

- A membership association with over 14,700 members in 89 branches worldwide, and a core series of national and international events;
- A welfare team delivering a wide range of welfare services to serving and veteran Royal Marines and their families, ranging from benevolence grants, alcohol education and abuse advice, therapy, proactive vulnerable leaver support and a pensions and tribunals advice service;
- An employment and education team offering advice, funding and networking to enable medically discharged and vulnerable leavers to find work;
- A fundraising and communications team raising £4M per annum through a wide range of fundraising initiatives and events;
- A retail operation – Royal Marines Shop –operating out of Stonehouse and donating all its profits to the Charity.

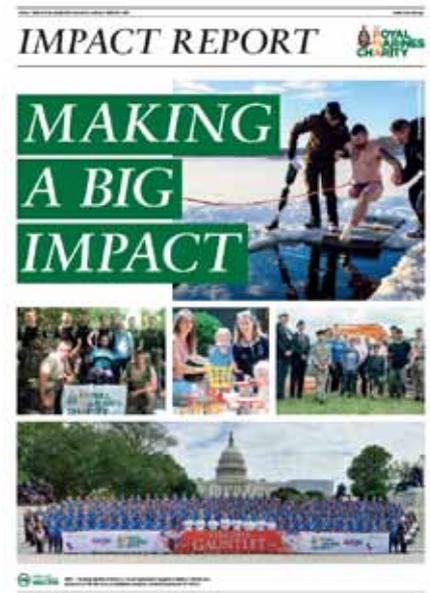
Having taken five years to achieve, the merger has very quickly passed into the rear view mirror and is rapidly disappearing from view, swiftly overtaken not by business as usual, but by more effective delivery of established activities and services, alongside new support and membership initiatives which make RMA-The Royal Marines Charity a sector-leading organisation able to punch above its weight in the Naval Service charitable sector and more widely.

Our Employment and Education team of three, based at the Commando Training Centre Royal Marines at Lympstone, near Exmouth, works closely alongside the White Ensign Association in support of those transitioning out of service. Whilst WEA supports all going outside, RMA-The Royal Marines Charity focuses on the 100-150 who are medically discharged each year, providing advice on CVs, interviews, small business start-up (through workshops), and facilitating placements, appropriate education, and links with prospective employers. Our revised 2020-22 three-year strategy is focused on ensuring that every Royal Marine issued notice of medical discharge is offered assistance, while we create closer links with other organisations working with medically discharged service personnel, and on-line resources available to our whole community.



Highlights from 2019 include:

- A record number of discharged RM - 123 – have been assisted into employment worth over £1.5M in added social value, with 441 RMs advised in total;
- Membership has seen growth of over 2,600 in one year, promoting preventative health through comradeship;
- A greater number of welfare grant cases have been supported than ever before - 664 with £688,000 (586 veterans, 78 serving) – against 545 in the whole of 2018;
- 18 pension and Armed Forces Compensation Scheme tribunal cases are ongoing, and 2 closed winning £471,000 for the individuals concerned;
- All 10 RM major units have been visited more than once to be given alcohol education advice, which has been received by universal chain of command praise, while 41 individual addiction cases have been supported;
- A larger number of Veterans' Referral Plan mental health therapy cases were supported, 92 as against 79 in 2018;
- 81 new vulnerable leavers have been supported by our Transition Support Officer;
- The Gordon Messenger Resilience Centre at the Commando Training Centre has been (almost) completed, costing £2.25 million – this will be a hub for the whole Corps Family offering a range of services and events from welfare and family support, to veterans' training and a crèche;
- 259 RMs were funded to take part in Exercise Virginia Gauntlet 2, a sporting tour to the US Marine Corps in Quantico, Virginia;
- A series of highly successful major fundraising events have been held including a BT Tower abseil raising £100,000 and culminating in the Guildhall dinner reaching its £800,000 target, part of £4.3M raised across the year;
- Royal Marines Shop has been turned from a loss maker to a very healthy profit of over £60,000
- £1 million has been pledged to support the new Royal Marines Museum;
- All strategies except membership (due in 2020 under a new Association Chairman) have been reviewed and 3 year plans drawn up.
- Added social value has been captured using Government-approved metrics showing that every £1 donated is turned into at least £2.77 of value, with £6M of social value delivered in 2019.



2020 plans:

We have a new three year plan for 2020-22, since all the charity's strategies except membership have been reviewed and revised, through which we hope further to improve our services and work more smartly alongside partner charities and organisations. The membership strategy will be reviewed this year under a new Association Chair, in time for 2021, the 75th anniversary of the founding of the Association. We look forward to welcoming a new Charity Chair, Lynn Fordham, in June, and to our focus on suicide prevention and mental health promotion across the serving and veteran communities.

Jonathan Ball, Chief Executive

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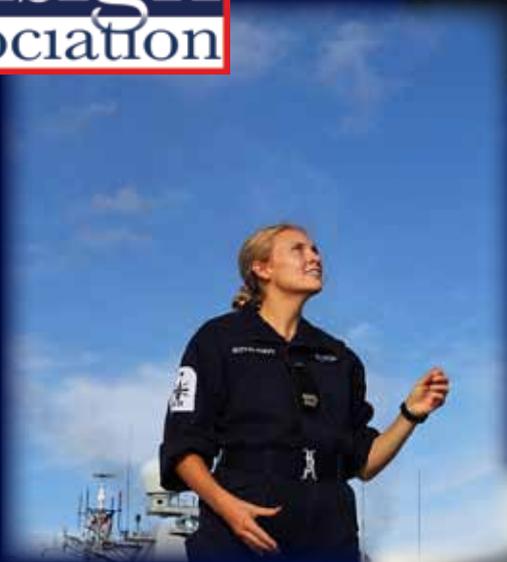
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GRATITUDE TO THOSE LISTED ABOVE FOR THEIR CONTINUED SUPPORT**

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