



newsletter

Welcome to the 13th Edition of The White Ensign Association's Newsletter



Benjamin Disraeli said in a speech made in Edinburgh in October 1867 that “change is inevitable in a progressive country – change is constant” but for most that constant change is relatively imperceptible. Well since we published our last newsletter the nation, indeed much of the world, has experienced

dramatic and very noticeable change in some 3 to 4 months, creating turmoil, uncertainty, hardship, opportunity and re-evaluation, amongst many other things, in differing amounts. For the WEA team our output has remained focussed on the needs of the community we serve, whilst social distancing has precluded face to face contact we have, like many others, adapted our business practices to suit the situation and joined the video conferencing revolution that has swept across the country – whether it be zoom, skype, teams or face time or indeed any of the other myriad of platforms available, the need to conduct face to face meetings and discussions, albeit “virtually” has been satisfied at an individual and corporate level. This has meant that as far the WEA has been concerned it has been business “mostly” as usual – indeed we carried out our first online presentation with an audience in Scotland at the beginning of the month and intend to carry on this facility until we can once again talk to groups face to face.

Whilst our output has remained unchanged our planning for the next few months has focussed on the inevitable increase in individuals seeking assistance in

the next few months, as the economic consequences of the COVID 19 pandemic being to really bite, and how we can best help those in the naval community who are facing transition or the impact of redundancy. The employment market has, in an extremely short period, dramatically altered from one of effectively full employment to one of, potentially significant, over capacity. Those seeking employment or re-employment will need to be even more resilient, target their strength and experienced areas and be prepared to be flexible in their attitude towards personal compromises that may be demanded. All the usual job hunting disciplines are required but it is even more important than ever that individuals plan and target properly those industries and opportunities that will present them with a chance of a new career. The WEA remains ready to assist the sailor, marine, the veteran or their partner to present themselves and their skills in the best possible way to a potential employer – as do our industry partners, volunteer network advisors, mentors and fellow charitable organisations. There is a wealth of resources, experience, and guidance available for the naval job seeker - this newsletter is a very small example of what the individual can draw upon.

For those seeking work now or in the near future the environment has certainly got more challenging but those who with a dark blue or lovat background still have a huge amount to offer and a great story to tell to potential employers and the WEA and its supporters can help them share it effectively.

John Lavery
Chief Executive



Careers for ex-forces personnel



Serco offers a broad range of career opportunities for ex-forces personnel at home and abroad in areas such as defence, healthcare, justice, local government and transport.



With more than 2,400 ex-service personnel working for us we understand what you need to build a successful second career.



Serco strongly supports the Armed Forces Covenant and places a high value on the contribution ex-service personnel can bring to our business and customers.



We value your military experience

At Serco we have long recognised the value that ex-service personnel can bring to our business including a can-do attitude, excellent project management, strong leadership and effective communication skills. This is why we employ more than 2,400 people with military backgrounds within our UK businesses.

We were one of the first companies to publicly commit to the Armed Forces Covenant, launched by the Armed Forces Minister in 2013. The aim of this is to ensure that no member of the Armed Forces community should face disadvantage in the position of public and commercial services compared to any other citizen. We are also committed to actively promoting reservists by supporting their annual training commitments and their deployment on operations where appropriate.

We understand the support you need to start a second career

Having helped thousands of people make the successful transition from a life in the forces we understand it is not just about finding the right environment and role but having a network of people around you who have also made the transition and are here to help. At Serco you will never be short of support. We also invest in our people so they are equipped with the skills and tools they need to be successful now and in the future.

The breadth of our markets can open opportunities

As our services range from operating railways and airbases to running prisons, hospitals and leisure centres across the globe, we need adaptable people who are quick to learn and have a diverse set of skills and capabilities. Armed Forces' veterans usually have all this and there are significant opportunities to progress into parts of the business that you may never have considered.

"I didn't really have any formal transferable qualifications from my service however I did know that I wanted to utilise the values, work ethos and team understanding that I had developed whilst in the services. Through a culture of support and coaching I quickly progressed to the position of Custody Officer and on to the position of Unit Manager. Through further investment by Serco in my personal and professional development I was promoted into a Senior Managerial position."

Steve Lowe

From 1st Battalion Green Howards to Senior Operations Manager at HMP & YOI Doncaster

"The transition from services to civilian life has been challenging at points. However, with Serco I have found support, as well as opportunities that have challenged me in completely different ways".

Will Pickering

From Air Force pilot to Serco Fast Track



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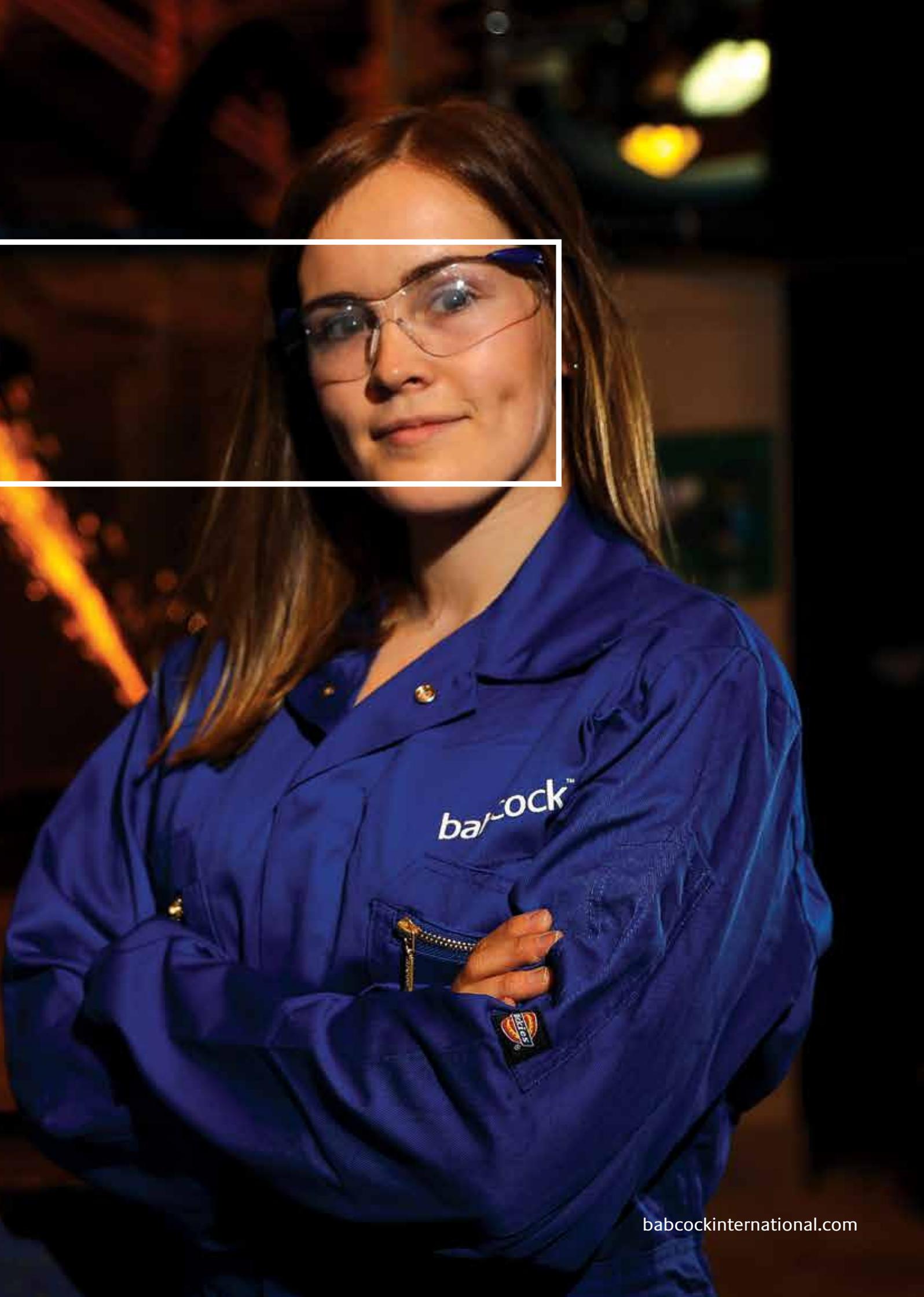
TAKE CHALLENGE IN THEIR STRIDE

Her Majesty's Naval Base Clyde, near Helensburgh, is home to an impressive fleet of submarines. Maintaining them to meet the twenty-first century needs of a world-class navy demands energy, expertise and commitment.

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SUPPORTING EX-FORCES

BOSTONAIR GROUP HAVE A LONG HISTORY IN SUPPORTING THE EX-FORCES COMMUNITY AND PROVIDING THEM WITH OPPORTUNITIES IN THE RAIL, WIND ENERGY AND AVIATION INDUSTRIES

We have over 20 years' experience in sourcing and recruiting the best candidates from the ex-forces community, investing in them by providing relevant training courses, then placing them with customers. These personnel are then embedded into experienced teams and then quickly 'level up' whilst they gain experience.

Bostonair Group will then provide the opportunity to upskill to more advanced levels in return for commitment from the ex-forces personnel we employ.

We're looking for candidates with backgrounds in the following areas:

- Electronics
- Mechanics
- Telecommunications
- Vehicle Maintenance
- Engineering
- Avionics

If you're interested and would like to discuss the opportunities that we have available, please get in touch using the contact details below.



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Seven things you need to know if you're at risk of redundancy



Whilst members of the Armed Forces and the wider public sector are not under any imminent threat of losing their jobs the same cannot be said for their spouses, partners and the veteran community working in the private sector. There are currently more than nine million people on the government's £64bn Job Retention Scheme, which was designed to help prevent mass job losses caused by the coronavirus lockdown. However, as the scheme starts to wind down from August and the government stops contributing to furloughed workers' incomes entirely from November, many firms that have suffered as a result of the coronavirus pandemic may not be able to keep employees on the payroll. Below is a summary of a very useful article published in this week's Which – Money news which highlights 7 key things to know if you, or your loved ones, feel under threat of losing your job.

1. Being 'at risk' doesn't necessarily mean you'll be made redundant. Redundancy is one of the few legitimate reasons why an employer can terminate someone's employment and they should notify you that you're 'at risk' of redundancy. However, this doesn't necessarily mean that you will be made redundant. In some cases, your employer may try to redeploy you somewhere else. You do have the right to refuse an offer of alternative employment. However, if you unreasonably refuse an offer of suitable alternative employment, it could mean you miss out on your statutory redundancy pay.

2. Your employer must follow a set of procedures under UK law. If your employer doesn't follow the procedures required by employment law and you have worked there for more than two years, your dismissal could be deemed unfair. For example, if your employer is reducing staff numbers in a particular role within the business, they must:

- Identify a suitable pool of people to select from.
- Use fair selection criteria to decide who from the pool will be made redundant.
- Consult with each employee meaningfully about any possible alternatives to redundancy.
- Consult with trade unions/staff representatives if more than 20 redundancies are completed.

Failure to comply with the law means a claim can be made and may result in an employment tribunal finding the dismissal to be unfair. If the tribunal agrees that the dismissal is unfair, compensation may be awarded.

3. You can't be made redundant in certain situations. The following is a list of some of the reasons why any selection for redundancy will automatically be deemed unfair:

- Pregnancy.
- Being on maternity, paternity or parental leave.
- On the grounds of your sex, race, sexual orientation, any disability, gender reassignment, religion or belief.
- For whistle-blowing.
- For making a flexible working request.
- Your role as a representative for, or your membership of, a trade union.
- Working part time or on a fixed-term contract.
- Your membership of a trade union.
- Your work as an employee representative.
- Being a pension trustee.
- Reasons relating to your rights to minimum pay and working hours, including annual leave.

Your employer must give you a full explanation of why you have been selected for redundancy – and it must not include any of the reasons above or any other reasons that are deemed unfair.

4. You'll usually get a notice period. The length of the notice period can vary depending on what's in your contract and how long you've been with the company. Statutory minimum notice periods in England, Wales and Scotland are at least one week if you've been with the company for between one month and two years. For those employed for between two and 12 years, a week for each year of employment and if employed for 12 years or over, 12 weeks. In some cases, your employer may give you a longer notice period, regardless of how long you've worked for them. If the company is unable to keep you on for your notice period (for example, if it's going out of business), you're still entitled to compensation for your notice period. You may be offered payment in lieu of notice. This means your employer asks you to leave the firm earlier, but still pays you your basic salary for your notice period. Unless your contract says otherwise, it's unlikely you will be entitled to the monetary equivalent of any entitlements/benefits you would have received had you worked your notice period, eg pension contributions.

5. You're entitled to a redundancy package. Redundancy pay can depend on a number of factors, including what your contract says and what you agree to in your consultation. Everyone who has been with the business for two or more years is usually entitled to statutory redundancy, which is worked out based on how long you've worked at the organisation (up to a maximum of 20 years' service) and your age.

Age	Redundancy pay per full year's work
18-22	Half a week's pay
22-40	One week's pay
41 and older	1.5 weeks' pay

In this situation, those made redundant (in England, Scotland and Wales) will have weekly pay capped at £538, with the maximum amount of statutory redundancy pay capped at £16,140. In some instances, for example, if you refuse suitable alternative work without a valid reason, you won't be eligible for statutory redundancy pay. It's worth noting that statutory redundancy pay tends to be a minimum and some employers may offer more, so make sure you discuss redundancy pay during your consultation. Whether you're offered more money or not, you're still entitled to any holiday pay, commission and bonuses you are owed. These types of payments will be subject to tax. However, the rest of your redundancy package, whether statutory or extra, will not be taxed up to £30,000.

6. You'll receive your redundancy pay in the same way you receive your salary. Your employer should pay your redundancy on the date that you leave the company or your next normal pay date. It will usually be paid into your bank account. Your employer should also provide you with a written document explaining how your redundancy payment was calculated. If your employer doesn't pay you, or doesn't pay you in the way that it should, you can write to them requesting payment. If this doesn't work, you have three months less one day from the date you should have received any outstanding salary, commission, bonuses or holiday pay, in which to issue a claim in the Employment Tribunal. Generally speaking, you have six months in which to issue a claim for an outstanding statutory redundancy payment, although it will be preferable to start proceedings as soon as possible. Before issuing a claim, you first need to go through ACAS Early Conciliation. It will see if your employer will resolve the dispute without going to a tribunal. You need to start Early Conciliation within the three months less one-day deadline to issue a claim. If your employer is insolvent and hasn't paid you what you're owed, you can claim from the National Insurance Fund by using the 'claim for redundancy and monies owed' service.

7. You could be entitled to claim Universal Credit. The government has announced changes to Universal Credit thresholds and allowances to help people that fall into financial hardship as a result of the coronavirus pandemic. How much you get depends on your circumstances, including how much you earn, whether you have children and how many you have, and whether you're unable to work. The amount you have in savings could also affect how much you receive.

To read the full article please follow the link below. go to [seven-things-you-need-to-know-if-youre-at-risk-of-redundancy/?](#)

If you do find yourself looking for a job and are a member of the naval community please don't hesitate to seek our assistance – visit our website www.whitenesign.co.uk to see our range of services and to be contacted.



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To find out how we can help you take control of your future career, email sjpacademyuk@sjp.co.uk or visit www.sjp.co.uk/academy

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AGI pledges commitment to support veterans and Reservists

FOR IMMEDIATE RELEASE

Defence engineering firm Aeronautical & General Instruments Limited (AGI) is pleased to have become one of the latest employers in the Southwest to be acknowledged by the Defence Employer Recognition Scheme (ERS) for demonstrating its commitment to being a forces friendly employer.

The three tiered government scheme encourages businesses to advocate their support for the Defence community. In order to receive its recent Bronze Level award, AGI has signed the Armed Forces Covenant which sets out the relationship between the nation, the government and the Armed Forces. It recognises that the whole nation has a moral obligation to members of the Armed Forces and their families, and it establishes how they should expect to be treated.

In signing the Covenant AGI have made several pledges including supporting the employment of veterans and service spouses/partners as well as accommodating the commitments of employees who are Reservists. AGI will advertise future roles on Ministry of Defence portal, the Career Transition Partnership (CTP) and in the wider Naval community, the charity White Ensign Association's portal.

David Hyde, AGI Managing Director said: "we already have a number of staff that are veterans so it was a natural step for us to sign the Covenant and strengthen activities already taking place. We encourage future candidates to apply through these nationally recognized recruitment portals. Access to a large pool of skilled and experienced talent is a great win for an engineering company like ours operating in the defence industry. We also like to support our local community and this builds on AGI's corporate social responsibility".

Senior Project Manager, Neil Lewis who has been with AGI for just under a year said: "I was in the British Army for nearly 24 years completing my service as a Warrant Officer Class one. I have

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been able to transfer the skills I gained during my military career into my new role. It's great to have a supportive employer like AGI and the camaraderie working alongside other veterans is a positive in my book".

Notes to Editors:

AGI supplies over 50 countries worldwide, manufacturing a wide variety of defence products and naval equipment. Founded in 1915, AGI has built up a reputation for high quality, well-engineered products that employ electronic, electromechanical and optical technologies. Its Naval products include Visual Landing Aids for Rotary, Fixed-Wing and Automated UAV Landing, as well as Meteorological and Navigational Systems. Its Aviation products include Civil and Military Portable Airfield Lighting, Safety OHM Meters and Weather Systems. AGI's team of In Service Support Engineers provide the support services necessary throughout the life of the equipment, such as installation, commissioning, training and repairs.

You can learn more about the Armed Forces Covenant here:

<https://www.armedforcescovenant.gov.uk/>

And the Employer Recognition Scheme here:

<https://www.gov.uk/government/publications/defence-employer-recognition-scheme/defence-employer-recognition-scheme>

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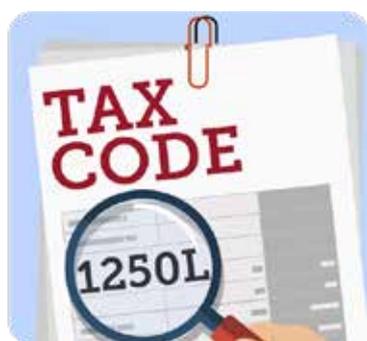
David Hyde, AGI Managing Director



What is a tax code?

The new tax year started on 6 April 2020 and millions of British full-time and part-time workers and those with a private employer pension have been issued with a tax code. This short configuration of numbers and letters might look harmless enough, but if it is wrong you could end up paying hundreds or thousands of pounds more in tax to HM Revenue & Customs than you need to.

The numbers and letters comprising a tax code determine how much tax you pay and how much money will be deducted from your pay before it even hits your bank account or pension pot. You should be able to find your tax code on your payslip, as well as your annual P60 tax summary and, if you leave a job, your P45 form. If you are receiving a private pension, you should get an end of year certificate from your pension provider telling you what tax code they are using.



What is this year's most common tax code?

This year, the most common tax code in the country is 1250L.

The 1250 part of this means that you have a tax-free allowance of £12,500 for the year. Put simply, you can earn £12,500 before HMRC starts taking its cut. Personal allowances vary and can be more than this, if, for example, you claim Blind Person's Allowance or Marriage Allowance.

The amount of income tax you pay, however, will also depend on how much money you earn. Taxpayers currently pay an income tax rate of 20 per cent tax on the portion of their income between £1 and £37,500 above their personal allowance. In the band above this, people pay an income tax rate of 40 per cent on the portion of their annual salary between £37,501 and above, up to £150,000. For £150,000 or more, the income tax rate is 45 per cent, and people earning £125,000 or more a year do not get an annual personal allowance.

What do the letters mean?

Now that we know what the numerical part of the most common tax code means, what about the letter or letters after it?

These can refer to a number of factors, but generally refers to someone's age and what rate their employment is taxed at.

'L' is the most common letter in tax codes used this year and means someone is eligible for the standard £12,500 personal allowance.

Meanwhile, a number and a letter 'T' means your tax code includes other elements such as a company car benefit, which would restrict your personal allowance.

'0T' means your annual personal allowance has been used up so you start paying tax at the basic rate on your income. This code is often used if you have started a new job and your employer does not have the details they need to give you a tax code.

The tax code letters 'BR' means someone's entire income is taxed at the 20 per cent basic rate. This is often used on second jobs or pensions.

If you see 'K' plus a number on your tax code it usually means your personal allowance has been used up and your code is collecting additional tax due on other taxable benefits, or tax you should have paid in years gone by.

If you have W1 (Week 1) or M1 (Month 1) at the end of your code, this means that you are not being taxed cumulatively but only on the amount you have earned that week or month. This means that the coding cannot adjust your withholding for changes in circumstances or errors from earlier in the tax year so your final tax position at year end could well be wrong.

Finally, if you see the letters 'NT' at the end of your tax code, lucky you, it means no tax will be deducted from the income stream in question. This is often used for people living and working abroad.

JARGON *Taxman's jargon explained*

BR: You have a second job or pension that is taxed at 20 per cent.

C: You pay the rate of income tax in Wales.

D0: Income from this source is taxed at the higher rate: 40 per cent.

D1: Income from this source is taxed at 45 per cent.

L: You are entitled to the personal tax-free allowance of £12,500 and no more.

K: You have a negative amount of personal allowance, possibly because of other income, taxable benefits from your employer and money you owe HMRC.

M: Your spouse or civil partner has transferred 10 per cent of his or her £12,500 (£1,250) personal allowance to you, known as the Marriage Allowance, reducing your tax bill by £250.

N: The other way round — you have transferred 10 per cent of your allowance to your partner.

NT: You pay no tax on any of your income.

OT: All your income is taxed. You could get this if you have change jobs and have not had a P45 showing how much tax you have paid so far this year.

S: Your income or pension is taxed at the Scottish rate.

T: Your tax code requires other calculations to work out your current personal allowance.

W1 or M1: Emergency tax code. HMRC needs more information.

What can you do if your tax code is wrong?

Getting your tax code sorted out is just one step you can take to ensure your financial future is as steady as it can be. If you are concerned your tax code is incorrect, particularly because your pay or work life has been hit during the crisis, you can use HMRC's online Income Tax Service. This can be used to tell HMRC if your circumstances have changed.

You can also ring HMRC up to check if your code is right. The contact number to use is **0300 200 3300**, but expect some long waiting times.

If you need to, you can also send HMRC a letter by post to give them any updates about your employment and check whether or not your tax code is correct. HMRC's postal address is: **Pay As You Earn and Self-Assessment, HM Revenue and Customs, BX9 1AS.**



Equinix: A Success Story



Since the beginning of 2020, the world has experienced unprecedented times with the COVID-19 pandemic. With safety first in our minds and with the data centre industry being considered “critical infrastructure”, Equinix taken measures to ensure both our employees’ and customers’ safety. Our efforts have allowed us to continue to support our customers’ digital transformation, leading to us being able to announce our 69th consecutive quarter of growth.

Equinix is a global data centre and interconnection company, securely connecting the world’s leading businesses to their customers, employees and partners. Operating in over 50 markets across five continents, Equinix has data centres all over the world, enabling almost 10,000 companies to come together to create and integrate their own digital platforms – allowing them to compete in today’s digital era.



At Equinix, we pride ourselves on our culture, part of which is making everyone feel safe. We believe every employee should have psychological safety. This means being free to speak their minds, share their unique perspectives, and know other people care about them. It is our people, who share a passion for winning and put the customer at the centre of everything, that create the Magic of Equinix.

In order to ensure that all our employees feel safe, both key workers and those working from home, we have taken action and provided them with all resources they need. We have created guidelines and policies to protect our employees’ safety and well-being, particularly during this unsettling time. Employees were also supported to establish a sustainable work-from-home set up. Online resources were made available to employees to support their physical, emotional and mental well-being and to support them in taking care of themselves and loved ones. With “Serve others” being one of our values, we have been delighted to see that our employees volunteered time and effort to other by offering resources, yoga classes and their tips for staying healthy and maintaining well-being.

Equinix firmly believes the data centre industry has a responsibility to protect the collective health, safety and well-being of all those who work for us, with us, or who come in to contact with us in our daily lives. Since the beginning of the pandemic we have taken measures to support our customers and local communities and we are working hard to alleviate critical IT bottlenecks and scale interconnection needs when they are most needed.

To find out more about Equinix, current trends and how we have supported our customers and employees, you can visit our blog <https://blog.equinix.com/>

If you are interested in finding out more about opportunities at Equinix, please visit our careers page <https://www.equinix.com/company/careers/>

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

***Meet one of the Team:
Andrew Roberts MCMI.***

The charity ride for the The White Ensign Association (The WEA) in September will be here before we know it.

Andrew works for the Royal Navy as an Air Traffic Controller supporting operational fleet training at FOST.

He has been road cycling since about 2013 & he took up the sport to support a fundraising (for Heel and Toe charity) cycle from Durham to Olympia in Greece. Since then he has kept up the sport & completed a 200 mile bike ride and the Ride London 100 to raise money for Macmillan (in memory of his mother in law who had recently passed away).



His motivation to join the ride?

"I have been looking for another challenging cycling event to raise money for charity & this one caught my attention as I was in the process of leaving the RN and experienced first hand the help that the WEA offer service leavers. "

"I'd love to cycle across the width of the USA one day. When my kids are a bit older & maybe even willing to join me for a few legs."

Andrews experience, motivation & enthusiasm will be vital during this epic task.

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





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"My life today is very different to how I envisaged it would be..."

By Nicola Tempest-Hall, Financial Adviser at Mark McNally Wealth Management, Partner Practice of St. James's Place Wealth Management



My life today is very different to how I envisaged it would be. I am married to Lisa and we have three gorgeous children - Jack, Ellie and Ben. I am focusing on growing a business, doing something that I love - building relationships and making a positive difference to the people I work with. My life so far has been a rollercoaster of a journey that has shaped the person I am today.

I met my husband when I was 16, set up home together at 19 and was married by 24. We had our daughter within a year and our son followed two years later. During those early years, I accepted a retail graduate trainee position with B&Q before further developing my management career with Tesco. In hindsight, I was following a path I felt was expected of me. That said, I was happy to have security in my personal and professional life.

I worked hard, achieved promotions and changed roles several times to keep myself motivated but never felt fully satisfied in my career. I knew that I loved working with people, sharing knowledge, problem solving/solution building and I knew that I was capable of more, however, I didn't have the courage to leave the security of doing something I knew.

At home my marriage collapsed. Whilst devastated, deep down I had known it was coming, so I'd mentally started to prepare. During this period, my children were my only priority. Although I knew I wanted a change in career in the future, I stayed at Tesco as it provided the stability we needed at that time.... I'm so pleased I did because that's where I met Lisa.

Lisa and I had worked together a few times during our years at Tesco and we ended up in the same store again. This time it was different. When Lisa told me how she felt about me I felt a myriad of emotions - I was shocked, excited, nervous, scared and confused, to name but a few. I had a personal struggle admitting my feelings to myself without even considering the minefield of how to come out after such a long time leading a 'normal' life. Several times I concluded that it would be easier not to do anything about it, but the feelings didn't go away. Eventually, I confided in my sister before gaining the confidence to tell family and then friends. I was surprised by the number of people who told me they already knew!! Tesco had for a long time supported inclusivity within the workplace and their "everyone welcome at Tesco" slogan was a great comfort. At home it was different and I was worried. I'd expected a tough time because of the difference in generations but it has not been as bad as I thought at all. I'm lucky to have family and friends who are supportive and recognise I'm still the same person. Lisa and I celebrated our partnership in a Civil Ceremony in 2014 and converted to marriage in 2015. I couldn't be happier.



Lisa was aware that I was unhappy at work and she encouraged and supported me during my career change to become a financial adviser. I studied and completed exams whilst working at Tesco and then trained in Manchester following an opportunity to join St James's Place Wealth Management's Academy programme.

When I decided to leave to take a new career path in 2015, I was apprehensive especially as my perception of financial advisers was that they were predominantly middle age men in suits (couldn't be further from my character!), and also that I had little experience outside of the Tesco workplace in relation to being lesbian. Looking back, the challenge was my own thought process and worry rather than any negative experience. Although St. James's Place had very few female advisers and from what I could see also few LGBTQ+ advisers, I have never felt any different and actually feel I am genuinely in a position to support people, given my own life experiences.

The role of a financial adviser is one I find totally fulfilling. I achieve such satisfaction in being able to make a real difference to peoples' lives. I get to meet, engage and build relationships with people from all walks of life. I work with them to understand, plan and realise their financial objectives and goals for their lives now and in the future. My approach to working with my clients is underpinned by my personal values and am proud that my life experience plays a part in building developing and maintaining relationships. Offering my service to all clients including LGBTQ+ clients feels like a natural direction in my journey because I understand the unique issues that can apply from a personal and financial perspective.

I feel that the fact Lisa is a woman and I am now totally confident with that, this has helped me grow personally and professionally. I fell in love with Lisa and above all else, that is what matters.



Mark Nally Wealth Management Ltd is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority). The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

YOUR WHITE ENSIGN ASSOCIATION

The White Ensign Association was created almost 60 years ago in a collaboration between senior figures in the City of London and the Board of the Admiralty, and the makeup of its council of trustees today still very much reflects its maritime and financial roots with a mix of influential figures from the City and distinguished retired senior officers. They charge the small staff of the WEA with the performance of four key roles in support of serving and former members of the Royal Navy and Royal Marines, and their families:

- Guidance and advice on the transition from a career and life in the Royal Navy to one out of uniform.
- The provision of unbiased and professional guidance on matters of personal finance including financial awareness training for all newly joined sailors and marines.
- Advice and assistance on all matters of civilian employment including job hunting techniques, CV guidance, mentoring, business start up and self-employment.
- Assistance and support on welfare and personal matters.

EMPLOYMENT SERVICES FROM THE WHITE ENSIGN ASSOCIATION

If you are preparing for employment outside the Service, The White Ensign Association can help you with a number of issues, including:

- CV and Covering Letter Advice
- Interview Skills
- Networking
- Industry and Sector Advice
- Job Hunting and Career Planning
- Introduction to Industry Partners as appropriate
- The Association also has a number of Mentors and Network Advisers that can help you with various specific areas of your employment journey

We provide individual, bespoke and in-depth advice and pride ourselves on the quality of our advice as well as our highly personalised approach to our clients.

YOUR WEA TEAM

Chief Executive and Area Representative
for the South & South East -

Captain John Lavery MVO Royal Navy

Director Finance, Company Secretary & Area
Representative for Central, North, Scotland & Overseas -

Lieutenant Commander Mike Howell Royal Navy

Regional Manager South East -

Mr David Scholey

Regional Manager South West -

Mr Martin Small

Director Employment Services -

Mr Dom Hill

Administrative & Digital Support Manager –

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