



# Annual Review 2018-2019



**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.

Solicitors: Ashurst

Auditors: Appleby & Wood

Bankers: National Westminster Bank

Investment Managers: Cazenove Capital Management Ltd and CCLA

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# THE WHITE ENSIGN ASSOCIATION LIMITED

## ANNUAL REVIEW

(edition 59)



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# THE WHITE ENSIGN ASSOCIATION LIMITED

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# Chairman's Welcome

A significant anniversary is always a great opportunity to look back at past achievements, take stock of the present, and think about the future. In this, the White Ensign Association's sixtieth year of operation, we are doing just that.

The record of our activity since 1958 speaks for itself: over 45,000 requests for assistance answered; more than 30,000 service men and women interviewed; and lectures and briefings delivered to audiences totalling more than 110,000. Big numbers in anyone's books, particularly for a small, lean-manned organisation like ours. But what is it that really sets us apart from others? Sixty years ago, the late Lord Mountbatten saw the need for assistance for those leaving the Royal Navy and pulled together the necessary individuals and resources to create the White Ensign Association. At that time, large numbers were leaving the service and resettlement advice was not widely available. Today, the situation is reversed.

Over the last 6 decades, the pace and complexity of life has increased markedly and information, once hard to come by, is now instantly available in overwhelming volumes. The serviceman or woman of today when looking for solutions to personal or family issues, some ageless and others very much of this era, may be faced with a multitude of different answers. We recognise the expectations of a digital generation by providing services and communication through technology and social media platforms. The naval community can reach us through our website, email, or social media platforms and we can do the same. But so often in this digital environment, we find the best outcomes come through interaction with another person. The opportunity to filter the myriad of guidance, advice and information with another individual who can empathise and offer suggested courses of action based on experience and research is as useful and reassuring to the sailor or marine of today as it was sixty years ago. This is where



the WEA comes into its own and the personal touch is what differentiates us from other organisations. Our efforts remain invested in ensuring that we continue to provide face-to-face help to anyone who needs it. A recent review of our employment services confirmed that we are very much doing the right thing. The challenge for us now moving forward is how could we do it better and could we do more?

Underpinning all that the White Ensign does are the unstinting efforts of our staff, trustees, donors, partners and supporters - many of whom have contributed to this review, and its predecessors - and all of whom deserve my sincere thanks and appreciation for their contribution. And none more so than our President, Sir Don Gosling, who, in this year of significant birthdays, eclipses our sixtieth with his ninetieth! With nearly half a century of WEA service under his belt, Sir Don remains our most enduring, enthusiastic and generous supporter and friend.

Sir Adrian Johns  
Chairman

# WEA ANNUAL REVIEW 2019

*by Admiral Sir Philip Jones, First Sea Lord and Chief of Naval Staff*



This time last year I reflected on the many achievements of 2017, which had been dubbed the ‘Year of the Navy’. Yet in many regards, 2018 has been an even more exiting ‘Year for the Navy’, as we expanded our maritime horizons around the globe, enjoying conspicuous operational success with deployments at a scale and reach unprecedented in recent years.

## ***Global Operations***

Nowhere has this been more evident than in the Indo-Pacific region. It had been four years since our last major warship deployment to the ‘Far East’ and there can be no doubt our return was warmly welcomed by our international partners. First to arrive in the region was the Type 23 Frigate HMS Sutherland. Having made the 10,000-mile journey from Devonport to Freemantle in just 36 days she went on to enjoy a highly successful deployment to Australia and North-East Asia, working alongside our international partners to uphold international law and the norms and conventions that govern the seas in this strategically complex region. Significantly, Sutherland’s work included enforcement of UN sanctions against the Democratic People’s Republic of Korea. The subsequent deployments of the Landing Platform Dock HMS Albion throughout the middle of the year and then the Type 23s HMS Argyll and HMS Montrose have given us a near-permanent presence in that part of the world throughout 2018.



*HMS Sutherland arrives in Sydney*

The strategic significance of the Arabian Gulf and surrounding region has made this an enduring geographical area of focus for the Royal Navy, and for years our regular commitment has included, as a minimum, our mine countermeasures force, a Bay Class RFA to act as their command and support platform, and the headquarters of the United Kingdom Maritime Component Commander. September saw this already sizeable footprint significantly enhanced by the arrival of the Type 45 Destroyer HMS Dragon for a 6-month deployment. Conducting maritime security patrols to disrupt illicit activity in the Indian Ocean, she achieved conspicuous success with four major drug seizures in the first half of her deployment alone.

Looking forward, this enhanced presence in the Middle East will shortly be provided by the Type 23 Frigate HMS Montrose. On completion of her current deployment to the Indo-Pacific region, she will be based out of our new Naval Support Facility in Bahrain for 3 years, whilst her crew rotates every few months. This new Naval Support Facility in Bahrain, the first of its kind since our withdrawal from East of Suez in 1974, offers enhanced engineering and logistics support to the ships based there and to visiting RN and RFA ships too; it also boasts recreation facilities for the ships' companies, and accommodation and messing for the headquarters staff stationed ashore.



*Naval Support Facility Bahrain*

Moving closer to home, in the Mediterranean Type 45 Destroyer HMS Duncan acted as the flagship for Commodore James Morley and then Commodore Mike Utley as they commanded Standing NATO Maritime Group 2, conducting maritime security operations in the Eastern Mediterranean and Black Sea; HMS Duncan's exploits were vividly captured in the recent Channel 5 documentary 'Warship'. Meanwhile, as the survey ship HMS Enterprise operated in the region as flagship for Standing NATO Mine Countermeasures Group 2, her sister ship HMS Echo continued to be part of the international effort to curb the flow of migrants from North Africa to Southern Europe, before entering the Black Sea at the end of the year for her own NATO tasking, ensuring freedom of navigation and offering reassurance to our regional partners.



*Cdr El Stack RN, in Command of HMS DUNCAN during her deployment to the Eastern Mediterranean and Black Sea as SNMG2 Flagship*





*HMS Trenchant surfaces through the Polar ice*

Elsewhere, Landing Ship Dock RFA Mounts Bay continued her work in the Caribbean throughout the year, contributing to international counter-narcotics operations whilst standing ready to provide immediate humanitarian assistance once again during the hurricane season. The Type 23 Frigate HMS Montrose and several ships from the 1st Patrol Boat Squadron conducted deployments to the Baltic in the summer; Type 23 Frigate HMS Westminster also visited the Baltic in the Autumn. The White Ensign has even been present at the polar extremes: Ice Patrol Ship HMS Protector has once again been plying her trade in the Antarctic throughout the austral summer and the attack submarine HMS Trenchant was operating alongside her US Navy counterparts in the uniquely challenging environment under the North Polar Ice cap; another area the Royal Navy has not operated for several years.

As much as the Fleet has been active in all of the world's oceans, so too have our Royal Marines been making their presence felt across the globe. From the arctic tundra of Norway to the jungles of Brunei and the deserts of Oman, they have continued to prove their mettle as the only high readiness force capable of intervention from the sea to the land in the most arduous of conditions. Short term training teams from 42 Commando have also been deployed to work with our partners across Africa, sharing the highly sought-after skills and ethos that are synonymous with the world-famous green beret. They weren't the only part of the Naval Service deployed to Africa either; the Royal Navy Medical Service has been supporting the UN mission in South Sudan, leading in the provision of an emergency hospital for the first half of the year.

Whilst all of this global activity was taking place, around the UK the task of protecting our home waters and the increasingly contested North Atlantic has continued to rise in prominence. Russian military activity is at a level not seen since the Cold War, the result of Russia's increased ambition to test our national and collective ability to respond. On each occasion they have been escorted and shadowed by Royal Navy units held at readiness to meet this eventuality as a clear indication of our resolve. Meanwhile, our offshore patrol vessels have continued their important work around the British Isles, safeguarding our natural resources and critical offshore infrastructure. The activation of HMS Mersey for tasking in the English Channel at the very end of the year in support of the Home Office is just one further example of the enduring utility of these vessels.

All the while, the Submarine Service have silently continued their nuclear deterrent patrols, 24 hours a day, 365 days a year; the ultimate guarantor of our National security in an operation that has continued unbroken for almost 50 years.





*The Amphibious Task Group, along with ships from the Royal Oman Navy, during Exercise Saif Sareea III*

The year's operational activity peaked in the autumn when the Amphibious Task Group, with the Lead Commando Group embarked, deployed to provide the maritime element of the Joint and Combined Exercise Saif Sareea III in Oman, and another seven-ship task group plus a detachment of Royal Marines and elements of the Commando Helicopter Force to participate in NATO exercise Trident Juncture in Norway, the largest exercise of its kind since the end of the cold war. The deployment of these task groups for concurrent exercises provided proof if any were needed of our ability to generate, deploy and sustain a sizeable force around the world. That argument is even more compelling when also factoring in our standing commitments at home and abroad, and the deployment of a third task group, led by HMS Queen Elizabeth, as she crossed the Atlantic with HMS Monmouth and RFA Tidespring for her seminal WESTLANT 18 deployment.

### ***Re-taking our Place as a 'Carrier Navy'***

The world was watching with baited breath in October when, above the seas off the East coast of the United States of America, Commander Nathan Gray Royal Navy piloted his F35B in to land on the deck of HMS Queen Elizabeth for the first time. Our excitement was entirely justified; this achievement, some two decades in the making, clearly signaled the Royal Navy's return to carrier-borne fast jet operations.



*Cdr Nathan Gray RN is the first to land a F35B on the deck of HMS Queen Elizabeth*



*HMS Queen Elizabeth, escorted by HMS Monmouth conducts F35B flying trials*

Two months of enormously successful flying trials followed that first landing, during which both ship and F35B test squadron truly pushed the bounds of what can be achieved with our new carriers and the incredible aircraft that they will host.



*HMS Queen Elizabeth in New York*

Significant though her fixed wing trials were, HMS Queen Elizabeth's deployment achieved much more besides. Embarked marines from Lima Company, 42 Commando Royal Marines and the Commando Helicopter Force's newly upgraded Merlin Mk4 helicopters of 'Furious Flight', 845 Naval Air Squadron, proved the ship's utility as a Landing Platform Helicopter in a series of exercises with the US Marine Corps. Meanwhile, during the ship's hotly anticipated visit to New York, her suitability to support other government departments was on display as she hosted the inaugural Atlantic Futures Forum on behalf of the Department for International Trade.

HMS Queen Elizabeth is now undertaking an important capability insertion period, and then a short docking period, before further sea trials in the second half of 2019, all designed to prepare for her first operational deployment in 2021. With our second aircraft carrier HMS Prince of Wales also due to sail for the first time this autumn, the Royal Navy will soon realise our goal to deliver a continuous carrier strike capability, a potent conventional deterrent to potential adversaries and a maritime capability that will sit at the heart of our country's globally deployable expeditionary forces for decades to come.

## ***Fleet Modernisation***

Whilst the generation of our two carriers and their aircraft towards full operational capability continues to garner significant interest, they are of course just one element of our bold future equipment programme, in which there has been no loss of momentum.

Attention is now quickly turning to other parts of our future balanced fleet. As HMS Glasgow continues to be built on the Clyde, the names of the remaining Type 26 Frigates have been publicly announced: Cardiff, Belfast, Birmingham, Sheffield, Newcastle, Edinburgh and London. The announcement last summer that the Royal Australian Navy would also be building Type 26 frigates is exiting news for both our Navies and one that the Chief of the Royal Australian Navy and I are determined will surely pave the way for heightened levels of interoperability in the future. Meanwhile the equally ambitious Type 31e frigate programme, which aims to have the first of class in service by 2023, has also made significant progress; three consortia have been shortlisted, with the preferred bidder to be announced by the end of 2019.

In the submarine flotilla, as we look forward to the fourth Astute class submarine, HMS Audacious, joining the fleet in the next few months, the whole boat contract for the seventh of class has now been signed and building work is continuing in Barrow on these and HMS Dreadnought, the first of our new class of SSBNs. The Royal Navy's smallest vessel, motor survey launch HMS Magpie has entered service and is already hard at work surveying around the UK's coast and harbours, and our five new Batch 2 River Class OPVs are emerging from their Scottish build yard; HMS Forth is now under the white ensign, HMS Medway has completed initial sea trials and the remaining three are approaching completion too.

Our future equipment programme is not just confined to new ships either; system upgrades to future-proof our existing ships is just as important. Some of this is a process of 'like for like' replacement, for example the introduction to service of the Sea Ceptor missile system in our Type 23s, which represents a step change in capability over the Sea Wolf system it replaces. However, we are constantly looking for ways to deliver our full spectrum of effects better and more cost-effectively, whilst also reducing the risk to our people. As we seek to bring innovation firmly into the mainstream of future capability development, the Royal Navy is leading the way internationally in our work to adopt the latest new and emergent technologies, especially in the fields of artificial intelligence and unmanned vehicles.



*Royal Marines hone their skills in the desert of Oman during  
Ex Saif Sareea III*



## *People*

This rapid influx of new technology increases the complexity of our platforms, demanding a correspondingly high level of technical skill by those who operate them. So it's vital that we attract the right young people with the high-end technical skills they will need to maintain our competitive advantage and thrive in a new era of machine-speed warfare. This is no straight forward task given the highly competitive external employment market, the national shortage of science, technology, engineering and mathematics (STEM) skills and the growing gap between the realities of life in military service and the expectations of the next generation. Nevertheless, it's a challenge we must successfully address if we are to safeguard the service's future, because for all the technological advances, the inescapable truth is that there will always be some things that only a person can do.

So as much as we are reliant on world-beating equipment, and new, novel and innovative ways of thinking, our success as a service is still founded upon values that have characterised the Royal Navy across the generations. I am in no doubt, and I see proof daily, that the officers, sailors, marines and nurses in today's Naval Service, both regular and reserve, are as good as they have ever been, demonstrating the extraordinary dedication, professionalism and unique sense of good humour that our nation has come to expect.

## *Conclusion*

Today's Royal Navy may no longer be the dominant global maritime superpower we once were, yet it should also be remembered that we remain one of the few truly global Navies in the world, fielding a suite of capabilities that few outside the US can match. Importantly, in today's increasingly uncertain world, it is a suite of capabilities that can deter and if necessary defeat an intensifying and diversifying range of threats wherever they manifest – from space to seabed.

Moreover, the fundamental role and core attributes of the Royal Navy continue to stand the test of time: a globally deployed fleet at the cutting edge of maritime capability, crewed by exceptional people who stand ready to defend British interests, promote our national prosperity and exert our country's influence around the world.



HMS Queen Elizabeth conducts night time F35B flying trials

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# *Commando to Financial Services*

## ***Rick King – Ex Royal Marine, Trinity Representative South West***

After a career spanning almost 36 years and active service deployments around the globe the prospect of leaving an environment that had been an intrinsic part of life is a daunting thought for anyone.

I joined the Royal Marines straight from school aged 16 years, rose through the non-commissioned ranks was commissioned before retiring as a Captain in 2017. After an opportune conversation regarding my future finances with Trinity around the time of my retirement, I was so impressed with the support and guidance surrounding my protection and personal finances. I then realised a second career in financial services could be my calling especially as this would give me the opportunity to remain close to the service environment I grew up with.

I was fortunate to be offered an opportunity to work for Trinity upon discharge from the Corps. As any service leaver knows, once your ID card is returned and the 'main gate' slams shut behind, you can feel isolated. As a veteran adjusting to life out of uniform and preparing for a different kind of discipline this could have been a challenge, but fortunately the skills acquired from my time serving the crown are extremely transferable and should not be underestimated. My transition to 'civvy street' has been almost seamless, largely because of my skills acquired in military service and the support and understanding from Trinity.

Of course, there was much of civilian financial services practice to learn in an ever-evolving regulatory framework, but the skills forged as a serviceman placed me in great shape. Characteristics such as positive attitude, discipline, determination and the ability to work within a team brings with it successful transition. Driven motivation, instilled throughout service life, coupled with the ability to communicate at all levels are a huge asset to any employer and much are evident in the ability to function effectively in my role within Trinity.

The response by service personnel to approaches from members of the insurance industry is mixed, not all see the pragmatic value of making healthy, long term financial planning for themselves and their families.



Having managed many Royal Marines, soldiers and naval ratings (and officers), it is quite often the case that some individuals have never had professional financial advice. In my role, I am frequently surprised with the amount of service personnel with chronic financial concerns including bad debt and poor understanding of what's available to them, this can affect their ability to grow a safe financial future for the remainder of their lives.

Our team in the South West, consisting of myself and Area Manager Sarah Randell, regularly conduct financial briefings during Divisional and routine training days in most of the military establishments in the locale. Our service is completely fee free, we discuss a wide range of topics tailoring each presentation to the size and experience of our audience. We consider the importance of managing personal finances, how to avoid debt and maintain a healthy credit rating. Given the high-risk nature of a service person's job, personal protection is discussed at length, with a high emphasis on not only them and their possessions but also their loved ones'. Home ownership and mortgage planning is offered with workshops conducted within unit and a complete 'through sale process' for the individual utilising the Forces Helps to Buy Scheme.

Junior ranks and ratings are important to involve as they are at the embryonic stage of their careers and may also have a young family to consider. Officers and Senior Non-Commissioned Officers (SNCO's) often miss out on sound advice and the benefit of having an 'in-house' financial advisor that comes to them during work time. Personally, both as a SNCO and a commissioned



officer I was always 'too busy' or had 'something better' to occupy my time with whenever there was a financial brief within the unit. Service life is busy, most people struggle to find additional time to attend non-compulsory briefings however, it is when an individual is considering leaving the service, they realise they may not have made financial provision for their future. This may be an individual who has lived in service accommodation for their married life but now faces the search for a new home and mortgage or, finding that your death in service benefits will cease therefore leaving no life insurance protection. By planning earlier in their career when a regular income is guaranteed, a service person can leave the service without fear of what to do next, this is my and Sarah's goal.

We do not only assist individuals with their financial needs, we also provide a service at Ship, Unit and establishment level providing guidance on Service Funds protection and group adventurous training travel. Many units often like the opportunity for us to provide mortgage workshops as well as assistance to those personnel that are in the rehabilitation phase of their career either due to injury or illness, facing discharge with an uncertain financial future. Trinity have strong links with SSAFA supporting and sponsoring many service events and sporting associations such as the Royal Navy Football Association and the recently completed Challenge Antarctica. It is important to maintain these strong associations with units as we make a commitment to provide long term support that endures for years to come.

The importance of securing early financial security should not be underestimated. Trinity offer a bespoke, complete financial package that can endure not only through your service career but also is supported once you leave. As a team we are keen to assist all establishments and pledge to offer first-rate service.

If you are daunted by the prospect of leaving the armed forces, the diversity, fluidity and fast pace that comes with a career in the financial services industry is unparalleled and ensures you never stop learning. Constant innovation is commonplace and creates a fast-paced work-day, ideally suited to a well-motivated and enthusiastic service leaver.

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# *Danielle Sandy*

## *Royal Navy to Group Head of Recruitment, UK Ex-Forces Programme at FDM Group*

I joined the Royal Navy in November 2008 as a Warfare Specialist. Following basic training at HMS Raleigh I joined HMS Collingwood to conduct trade training and was selected to specialise in Electronic Warfare.

In April 2009 I joined my first ship and deployed for 6 months. The deployment was an exciting one as part of a Ships' Company who Supported UK foreign policy and International Security in South America. The backdrop of which was strategic nation building and signing of a Defence Cooperation Treaty between UK and Brazilian governments.

Other key deployments during my time on board HMS OCEAN involved OPERATION ELLAMY the UK's response to the humanitarian crisis in Libya in support of the civilian population. Whilst conducting operations, I was identified as a candidate who had the potential to attend BRNC Dartmouth, so the CO at the time 'raised my papers' and approved the decision for me to attend AIB followed by Dartmouth.

Following a successful 4 years in HMS Ocean, I was assigned to EUNAVFOR (European Union Naval Force) at Northwood HQ. There I worked within a multi-national environment during Operation Atalanta to deter, prevent and repress acts of piracy and armed robbery off the Somali Coast.

Whilst serving at EUNAVFOR, I was selected to return to sea at short notice on board RFA Fort Victoria, where my role was to work in a team which planned, developed and delivered the regeneration package to restore the Electronic Warfare capability to RFA Fort Victoria; a fleet auxiliary and disadvantaged maritime platform with the added complications of lean personnel and obsolescent equipment.



Success during the mission merited a Royal Navy 'Fleet Commander's Commendation', with the wider team being awarded the 'Fleet Electronic Warfare efficiency prize' in July 2013. During my time in the Royal Navy, I was selected for promotion to LH, but my career was cut short due to an ongoing shoulder injury. I was unable to attend BRNC Dartmouth due to this condition and ultimately ended up being medically discharged in the summer of 2016.

Leaving the Royal Navy was a big step for me as I fully expected to complete a career as a commissioned officer following success at AIB. Being informed by the medical board that my naval career was being cut short due to an injury and that there was nothing I could do about it was a real shock. I had no idea what I would do in Civvy Street but nevertheless, I didn't give up and persevered to transform myself and embark on my next mission into civilian life.

After leaving the Royal Navy in 2016, I joined FDM Group as an Ex-Forces Recruiter in London. FDM is a Recruit, Train and Deploy (RTD) Company with an Ex-Forces Programme that focuses on

assisting ex-servicemen and women to transition into civilian careers. Once trained, they progress to represent FDM on client sites as consultants. During my role, I consistently over achieved and smashed targets even though I had no previous background in recruitment.

Whilst working with the Ex-Forces team I played a big role in helping FDM to achieve the Gold Award status for its commitment to hiring Ex-Forces personnel, which was recognised by the CEO as part of a team that was awarded the FDM CEO Award of Excellence. This exclusive award can only be granted personally by the CEO at FDM.

Today, I am the Head of UK Ex-Forces Recruitment & the Ex-Forces Deputy Regional Manager (South). Reporting to the Head of the Ex-Forces Programme my role is varied and involves a number of responsibilities including; management of the Ex-Forces recruitment team, building a pipeline of candidates for the programme, guiding them through the end-to-end recruitment process, liaising with key stakeholders such as The White Ensign Association as well as identifying client needs within the Ex-Forces space.

During my short time in the commercial world I have built a strong network. To date, I have helped to successfully transition over 200 Service Leavers, Veterans and Reservists into new civilian careers. The job is very satisfying and it is great to support those going through transition or veterans seeking alternative careers.



The last 2.5 years of hard work has paid off and I have received 3 promotions in the space of 18 months. I have found my can do attitude and transferable skills have had a major impact in my success to date.

I believe I am a great example of how to make a successful transition, especially as a Junior Rank within HM Armed Forces. I have recently been promoted into the FDM Ex-Forces Management Team alongside previous SNCOs & Commissioned Officers. I have proved that regardless of what you did previously, if you have the potential to succeed then the opportunities are there.

*"Danielle is a role model, not just to women but to everyone. She is dedicated to supporting service leavers through their transition into civilian careers and is testament to what Ex-Forces personnel can bring to business. She is an outstanding ambassador for the British Armed Forces."*

**Andy Brown, Chief Commercial Officer**

*"I have been extremely impressed with every aspect of Danielle's performance. She is intelligent, highly motivated and passionate about all she does. She has been instrumental in recruiting and securing jobs for over 200 Ex-Forces personnel and I know is held in the highest regard and respect by everyone with who she has contact. She is proof of a well-executed transition and is determined to ensure that she does everything in her power to help those from the forces to the corporate world."*

**Stewart Sharman, Head of Ex-Forces Programme**





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## WORLD TRAVEL



“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](mailto:steve.carruthers@blevinsfranks.com)

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# *Don't believe the TV adverts.....*

When Mike (Howell) asked if Hargreaves & Jones Ltd could contribute an article for the Association's 2019 Annual Review, we (obviously were delighted, and) set about trying to decide upon what you, the reader, might find relevant but not BREXIT related.... We settled on the the subject of equity release mortgages, otherwise known as lifetime mortgages.

I apologise in advance if you feel you've seen and read enough about these. We too are totally jaded from seeing them advertised on TV with a permanent rose tinted hue. We thought therefore, that it would be helpful if we explain why (in our opinion) the taking out of a lifetime mortgage is likely to be more of a bad idea then a good one. Bear in mind that but for a rare few borrowers, becoming the owner of a lifetime mortgage usually means becoming the owner of an increasing debt that forms a permanent fixture in one's life. As advertised, this sort of mortgage can be taken out from age 55 - and much can happen between then and the hopefully far distant day in the future when the borrower dies.

There are four basic types of 'later life lending' and the table below illustrates typical borrowing criteria for each. For the purpose of this article:

- I've excluded home reversion plans, which are not loan based but something else altogether.
- All mortgages referred to are for securing on the home you live in, they are not for buy to let property or a second home
- Different lenders offer different mortgage types and not all lenders offer all mortgage types. Lenders may also have different criteria to that described below

1	2	3	4
<b>55yrs + Residential Interest Only</b>	<b>55yrs + Retirement Interest Only</b>	<b>Retirement Mortgage</b>	<b>Lifetime Mortgage</b>
<b>Fixed Term, therefore a repayment strategy is required</b>	<b>Lifelong solution, no repayment strategy required other than sale of property</b>	<b>Lifelong solution, no repayment strategy required other than sale of property</b>	<b>Lifelong solution, no repayment strategy required other than sale of property</b>
<b>Mortgage Term: 5 years minimum from age 55 with an end date subject to lender criteria</b>	<b>Mortgage Term: From age 55 with no end date</b>	<b>Mortgage Term: From age 55 to 85 with no end date</b>	<b>Mortgage Term: From age 55 with no end date</b>
<b>Repayment vehicle: Sale of property or the cashing in of any other assets</b>	<b>Repayment vehicle: Sale of property on death of the last borrower or their move into long term care</b>	<b>Repayment vehicle: Sale of property on death of the last borrower or their move into long term care</b>	<b>Repayment vehicle: Sale of property on death of the last borrower or their move into long term care</b>
<b>Monthly payments: Interest Only</b>	<b>Monthly payments: Interest Only</b>	<b>Monthly payments: Interest Only</b>	<b>Monthly payments: None. Interest is calculated at daily or monthly intervals and added to the mortgage debt.</b>
<b>Financially underwritten: Yes</b>	<b>Financially underwritten: Yes</b>	<b>Financially underwritten: Yes</b>	<b>Financially underwritten: No</b>



For mortgage types **1**, **2** and **3**, for financial underwriting purposes, lenders have developed a much more sensible outlook when it comes to assessing pension income in payment and the income producing potential of a 'drawdown' pension that's not currently being drawn down. One important caveat here though is in the small print for mortgage type **2**, the Retirement Interest Only mortgage, where if the mortgage is on a joint basis and one borrower dies before the other, then the lender will financially re-underwrite the loan. Where the first borrower to die is the main source of pension income, which reduces on their passing, then this can mean that the survivor is deemed by the lender as unable to service the loan and therefore may be forced to sell up. For some borrowers, this risk may be mitigated by putting in place an appropriately structured life assurance policy, but for others, this may not be possible due to reasons of ill health or otherwise.

Mortgage type **4**, the Lifetime Mortgage, is becoming the mortgage of choice for older borrowers who have either become stuck with an interest only mortgage taken out in good faith before the Financial Conduct Authority and Prudential Regulation Authority (Bank of England) forced lenders to tighten up on their lending policies, or for those retired who have no other assets and need to raise money for one reason or another. My focus for the latter part of this article will be on those potential borrowers who are considering taking out a lifetime mortgage, not because circumstances dictate, but because a TV advert made it sound like a good idea.

My first and I feel most important point, is that if you really don't need to take out an increasing lifetime debt then please don't. Your lifetime mortgage lender will make a lot of money from you unnecessarily compromising your personal financial position, and therefore your financial options in later life. If someone tells you it's a great way to mitigate inheritance tax and therefore you should do it for that reason alone, please ignore them, because they are wrong. Sure, it will make your taxable estate smaller, but that's simply because a whole bunch of your estate will need to be paid across to your mortgage lender to pay back not only the original loan, but all the interest that's been added to it over the years, capitalised, and then had interest charged on it. Yes, you read correctly, a lifetime mortgage charges interest on interest\*.

Another suspect reason is when someone tells you it's a great way to pay for long term care. The **important** question here is whether you want social services to pay their fair share (which comes with some limitations), or whether you are happy to fully self-fund (which comes with maximum choice)? Assuming you have no other assets then if it's the former, taking out a lifetime mortgage is not a great way to pay for long term care. First of all, while you remain living in your own home it remains a non-assessable asset under the means test for long term care. Therefore, if you take out a lifetime mortgage of more than £23,250 you won't then get any financial help from social services. This is because the lifetime mortgage converts part of what was a non-assessable asset (the home you are living in) to an assessable asset (cash).

If you want to move out of your home and into a care home then a lifetime mortgage won't help you anyway. This is because one of its repayment criteria is that when the last or only borrower moves into long term care then the lifetime mortgage must be repaid. And consider this: Local authorities **do** provide what's known as a deferred payment scheme. This is where if you move out and into long term care and you don't have other assessable assets in excess of £23,250 **and** social services agree to fund, then they can secure their debt against your home (subject to certain criteria). There will be some costs involved, but these will be more favourable than those of a lifetime mortgage. Using a deferred payment plan means you can keep your home and let it out, or whatever, which you can't with a lifetime mortgage. The important point is that you don't need to sell your home when you move into long term care where social services have agreed to fund. If, however, you earlier secured a lifetime mortgage your home (or a retirement interest only mortgage or retirement mortgage) then you've precluded yourself from the option of a local authority deferred payment plan because under the terms of your mortgage it must be repaid and for all but a fortunate few, the only method of repayment is the sale of the property that the very mortgage is secured on.

You will have noticed the \* a couple of paragraphs above. I don't have enough room in this article to write about all the different lifetime mortgage options, nor do I have the room to provide an exhaustive explanation of social services funding criteria for long term care. Suffice to say that:

- a. some lifetime mortgages allow the borrower to make interest payments
- b. some lifetime mortgages allow the borrower to make interest payments and then convert the mortgage to gross roll-up at a later date (where interest is added to the loan with interest charged on the principal plus the added interest – this is the traditional lifetime mortgage)
- c. some lifetime mortgages allow for phased drawdown (this can mimic an income stream) as well as lump sum drawdown – interest is only charged on the sum(s) drawn down
- d. the means test for long term care comes in two parts. The capital assessment and the income assessment. If you meet the capital assessment criteria and social services agrees to fund, then legislation requires them to charge some of their costs back to you, which brings in the income assessment. Not all sources of income are taken into account and those that are will depend on your personal circumstances. But, if you are capital poor and income rich then be mindful that the income assessment means you may not qualify for financial help from social services, even where you have no assessable capital.

I really do hope you have found this information useful. For some people, a lifetime mortgage is the right thing to do. For others, the advice offered may suggest that the risks outweigh the advantages but the decision to proceed is taken anyway, which is the borrower's prerogative. After all, advice is just that – there should be no obligation attached to it that suggests you should proceed either way. However, as with any financial transaction, it's important that you are able to approach it with your eyes fully open, which you can only do if you are cognisant of all relevant facts. This is where well-informed, expert and absolutely impartial financial advice will always help.

If you have any questions relating to this article or any other matter of financial planning, including the most efficient way to self-fund long term care, then please telephone me, Lisa Jones, on 01306883 444 or email [lisa@hargreavesandjones.co.uk](mailto:lisa@hargreavesandjones.co.uk)

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One in three people who make financial decisions without independent advice later regret them\*. We'll provide reassurance and help you make clear and informed choices.

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\*Source: <https://business.unbiased.co.uk/articles/axa-life-invest-comments-on-the-value-of-advice-2-10-2014>



# *The Skills Service Leavers bring to the Civilian Work Environment*

They say “change is the only constant in life,” or “change is good,” but when it affects you personally, it often doesn’t feel like that. All that certainty and stability is upended, and your future can seem bleak.

For many, they are leaving a business or organisation with valued colleagues, but for those in the military, it's even more dramatic, with military culture and camaraderie so firmly rooted in each Service Leaver. Military personnel leave behind a Service “family” as well as a comprehensive support structure.

As a career transition coach, I work with clients from all levels and sectors including the military and the priority is to highlight the value that they can bring to the outside world. It is important to remember that skills learned in the military, such as the ability to calmly navigate difficult or dangerous circumstances, are highly transferable.

As a first step, I conduct an audit of the skills and experience of the candidate, zeroing in on achievements. Invariably clients don’t realise the significance of what they have done (this is particularly true of military candidates), so this is where a trained, independent mentor can help tease out this information. So often I hear phrases like “I was just doing my job,” which undervalues the particular skills required for that job, all the details of which should be shaped into a CV of accomplishments.

For those from the military, it is imperative to underpin the following transferable skills:

**Soft Skills:** These are often hard to teach but found in abundance in the services. These abilities you have honed by working in a formally structured, disciplined environment with little room or tolerance for error. Soft skills include leadership and are extremely valuable to employers in all sectors.



**Communication Skills:** An important attribute, developed from being able to effectively talk to the broad range of people you encounter in the services. Depending on rank and responsibilities, chances are you learned the right way to approach everyone from higher-ranking officers to teammates and subordinates.

**Flexibility:** You will have been in situations where things haven’t always gone to plan. Situations and orders change, so you will have had to improvise, adapt and adjust to the new circumstances. The ability to flourish in an ambiguous environment is rare among civilians so make sure you use this to your advantage.

**Teamwork:** This is one area where your soft military skills give you a clear advantage. The fact is, few places outside of the services develop teamwork skills like the military, and you will be hard pressed to find a position that doesn’t require some level of working together. It’s probably second nature to you but being a good team player is not as commonplace as you might think in the civilian workplace.

**Integrity:** Often overlooked but matters to potential employers. Integrity could be simply showing up for work on time, something that comes naturally to military personnel. Having the discipline to come in every day when you're supposed to, meet deadlines, take responsibility and do what you say you are going to do.

**Planning Skills:** Invaluable for all organisations but in the Armed Forces planning is often carried out under pressure and in challenging circumstances. An ability to plan well means recognising when a plan isn't working, not panicking when it must be discarded and being able to think of a new, effective one on the spot, a skill much sought after.

**Problem-Solving Skills:** This covers all manner of issues, and as military personnel, you will have been exposed to difficulties like logistics or encountered tactical problems like equipment, terrain or weather issues. You might have even had to solve social problems among your subordinates or peers, and this is the type of challenge you can certainly expect to find in the civilian world as well.

**Technical Skills:** The military provides endless training so you might have been fortunate enough to have acquired many important new skills or academic qualifications. For example, if you worked as a driver, mechanic, or in telecoms/IT, financial management or health care, then you've been lucky enough to have been trained in skills that relate directly to corresponding civilian jobs.

Finally, take advantage of mentoring resources to help translate your military experience into what is expected by the employer, emphasising certain skills depending on the job you are applying for. Don't leave it to the employer to try to interpret the different ways your experience might be relevant to their organisation.

Remember, change is good, it will open new, exciting opportunities and put existing skills into practice in a new context. It is a chance for you to use your training and experience for personal growth and continued career success.



*James Micklewright is a Transition Careers Coach with an exceptional track record of helping his clients transcend their perceived limitations to achieve their career goals. He has a natural ability to engage with people at all levels and sectors, providing them with the confidence and the tools to make the right career decisions.*

# SITE

# MANAGEMENT

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## BUILD YOUR CAREER WITH CREST NICHOLSON

This award-winning training programme is designed to bring new Trainee Site Managers into our business each year and create future Site Managers, Build Managers and Production Directors.

Participants will receive training and development (including qualifications\*) as a 'Trainee Site Manager' before potentially progressing on to become an Assistant Site Manager and then Site Manager.

Ultimately, as a Crest Nicholson Site Manager, you will manage the production of homes to pre-determined programmes and budgets in accordance with company safety, quality, sustainability and presentation standards. Customer interaction will be a key part of your role and you will be responsible for ensuring that you establish and maintain an impeccable relationship with customers.

### WHAT ARE THE BENEFITS?

You will have the ability to grow within an award winning FTSE250 company and get the right training to develop your career. This is in addition to the usual perks that come with being a full time employee at Crest Nicholson such as an excellent

pension scheme, company car, private medical care, 25 days annual holiday allowance and generous bonus scheme.

### WHAT SKILLS DO I NEED?

To be considered for our award winning Site Management Academy you will need:

- Experience in working on a construction site or previous supervisory experience in a customer-focused industry or Armed Forces background
- Desire and ability to make things happen with a proactive work approach
- Strong relationship building skills
- Logical approach to decision making and problem solving

### WHO CAN APPLY?

We welcome applications from Armed Forces personnel who can demonstrate the skills required with management experience.

### HOW DO I APPLY?

Visit: [www.crestnicholson.com/vacancies](http://www.crestnicholson.com/vacancies). Applications are open from **10th January 2019**.

### WHAT HAPPENS NEXT?

We will review your application by the beginning of May, and let you know if you have been shortlisted for an interview in mid-May. Successful applicants will start training August 2019.



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\*Skills assessment will be completed at interview stage to ascertain if formal qualifications are required.



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## *RNBT – busy today, and planning for tomorrow*



The Royal Naval Benevolent Trust (RNBT) continues to deliver outstanding benevolence to ratings and other ranks of the Royal Navy and Royal Marines and their dependants. RNBT's Mission is:

*'to help those who are serving or have served as Warrant Officers and below in the Royal Navy and Royal Marines, and their dependants, in times of need and distress'*

and our Vision:

*'for the RNBT Family to receive the support necessary to alleviate hardship and to live with dignity'.*





## *Quiet and efficient delivery of benevolence*

Last year the Trust spent over £2.5 million on grants and Regular Charitable Payments, assisting 2,991 applicants, an increase of 83 from the previous financial year. The Trust makes grants across a wide spectrum of fundamental needs that include food, clothing, accommodation, fuel and utility bills, disability aids, training for second careers, house repairs and household goods, childcare, respite holidays and help with all manner of financial difficulties.

The average grant increased to £743 from £716 last year, an increase of 4%; grants ranged from an average of £217 (clothing) to £2,574 (House Adaptations-Medical). Medical equipment costs were the largest in terms of total expenditure (£145,262, 192 cases). The majority of grants (58%) were made to beneficiaries under 60. For older beneficiaries we provide a wide range of assistance. This includes help with care home fees but also help paying for carers to conduct home visits (domiciliary care). We have recently doubled the level of assistance in response to the rising costs of adult care. We made 158 grants totalling £77,628 to war pensioners. This year the demand for support from those currently serving and their families has increased by 12%, from £123,540 to £138,485. This significant level of support reflects the Trust's commitment to support operational capability by helping serving personnel and their families in time of need.





## ***Beneficiary Support: addressing the long-term needs of beneficiaries towards successful outcomes***

We continue to develop and increase the delivery of holistic support to our beneficiaries, aiming to assist and empower our beneficiaries to be able to live with dignity. We managed 346 such cases which resulted in 238 'life enriching' social inclusion outcomes; 10 'life improving' outcomes, mainly through enhanced employment status or education; 144 'life defining' outcomes to help with finance and debt issues; and 76 'life changing' medical support outcomes, often involving Combat Stress as well as NHS services.

### **Dan's story - the route back to work**

Dan served as an OM (Comms). He came to RNBT's attention when a Royal British Legion caseworker recommended that we help with the cost of white and brown goods for his council flat. We agreed and forwarded funds. The BSC then followed up to find out what lay behind this request and to see if we could provide more assistance. Debt was soon identified as the underlying problem caused by unemployment. With BSC's help and mentoring, Dan now has secured a job and is well on his way to managing his debts. He is also thinking about joining the Royal Naval Reserve. In his own words:

***“Things are starting to look a lot more positive, and it feels like a complete turn-around. Thank you for all your help, time and advice to enhance my life, wellbeing and mindset.”***

### ***Pembroke House: excellent facilities and a 'Good' inspection report***

Pembroke House provides nursing and personal care for up to 55 residents for older members of the Royal Naval family. The range of outings, functions and in-house activities have included the Royal Garden Party at Buckingham Palace and a day at Wimbledon during The Championships, both arranged by the Not Forgotten Association, and further visits to Chatham's Historic Dockyard, including a visit to HMS RICHMOND, and many others. The Care Quality Commission (CQC) inspected Pembroke House on 13th and 14th June 2018 which resulted in a highly successful final Inspection Report with an overall 'Good' assessment which included 'Good' in every inspection category. Perhaps more important than the assessment are the wonderful things that people said to the Inspectors:

**“It is like being with family here. Yes, I feel safe, it is lovely and there’s everyone around me. The staff are absolutely wonderful.”**

**“It had a good feeling about the place. I do not think there can be many places better than this.”**

**“I can’t fault the food. It is like a restaurant.”**

**“There are lovely gardens, and there is a park over the road and I have been taken there as well.”**

**“Everyone says it is your home. I can do my own thing. I value the friendships and I am very well treated.”**

**“The staff are just wonderful. They have a good laugh and joke with me.”**

These lovely statements show what a wonderful and unique home from home Pembroke House is.





## ***The John Cornwell VC National Memorial almshouse:***

***our link to youthful heroism at Jutland,  
delivering tranquil living for needy beneficiaries***

The 6-unit almshouse complex was built in Hornchurch, Essex following a public subscription to erect a permanent memorial to the heroism of Boy Seaman John Cornwell VC who died of his wounds after the Battle of Jutland. The 2-bedroom semi-detached properties ('cottages') remain in a good condition, and are full.



## ***Not resting on our laurels: RNBT's Centenary Care Home Project***

Following a major strategic review, the Trust decided that we needed to build another Care and Nursing Home, this time designed with dementia care in place, in the Portsmouth area. This ambitious project will take four years to deliver, and will be aligned with our forthcoming centenary in 2022. RNBT will be investing a substantial amount of our saved capital in delivering this £12m project, but will still need to fundraise nearly £5m, a daunting but achievable target.





**2,312**  
applications for grants  
were received in 2017-18



**£743**  
was the amount of the  
average grant, up from  
£716 in 2016-17



**£217**  
was the average grant  
made for clothing



**£2,574**  
was the average  
grant made for house  
adaptations (medical)



**58%**  
of grants were to  
beneficiaries under 60



**158 grants**  
were made to  
war pensioners,  
totalling **£77,628**



# **Greenwich Hospital**

**A Royal Navy charity since 1694**

## **What does Greenwich Hospital do for working age people?**

- **GRANTS FOR VOCATIONAL TRAINING**
- **FUNDING THE SEAFARERS ADVICE AND INFORMATION LINE**
- **BURSARIES FOR FORMER SERVING PERSONNEL AND THEIR CHILDREN AT PARTNER UNIVERSITIES**
- **EDUCATIONAL SUPPORT FOR THOSE SERVING IN THE RN/RM**
- **SUPPORT FOR THE RNA "SHIPMATES AND OPPOS" PROGRAMME**

## **How else does Greenwich Hospital help serving and retired RN/RM ?**

- **BURSARIES FOR PUPILS AT THE ROYAL HOSPITAL SCHOOL**
- **BENEVOLENCE**
- **SHELTERED HOUSING**
- **DEMENTIA CARE**
- **ESPRIT DE CORPS IN THE NAVAL SERVICE**

**Greenwich Hospital is proud to be able to help over 25,000 serving and former Royal Navy and Royal Marines and their families each year.**

**[grenhosp.org.uk](http://grenhosp.org.uk)**

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		Zurich Engineering

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The Bernard Sunley Charitable Foundation	The Saints & Sinners
The Hugh Fraser Foundation	



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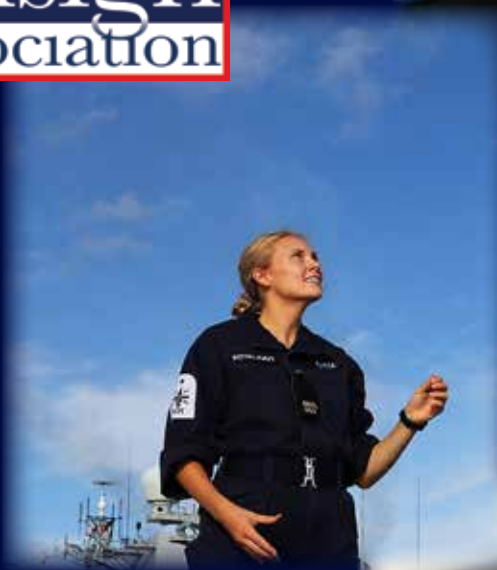
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While every care has been taken to prepare the above list we would be most grateful if you would let us know of any errors or omissions



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