The RNBT Strategy to 2035 – Into the Second Century

Introduction

1. In February 2018 the trustees reviewed their strategy, to deliver the public benefit expected under the Trust's charitable objects, for the period to 2035. The Trustees conducted a further review in December 2021. This paper sets out the results of these reviews.

Charitable Objects

2. The Charitable Objects of RNBT, set out in the Royal Charter dated 8 July 2009 with amendments to 13 December 2017, are:

   a. To provide or assist in the provision of relief in cases of necessity or distress to those who have served or are serving in Our Naval Forces[1] in the rate or rank up to and including that of Warrant Officer.

   b. To provide or assist in the provision of training for such persons in order that they may obtain suitable employment after leaving the Service.

   c. To provide or assist in the provision of the care, maintenance, training and welfare of the families and dependants of such persons, in cases of necessity or distress.

The RNBT Mission

3. The Mission of the Royal Naval Benevolent Trust, updated in 2021, is: **Sailors and Marines helping Sailors and Marines – now and always.**

[1] The term "Our Naval Forces" means all persons who have been or for the time being are members of Our Royal Navy, Royal Marines, the Royal Fleet Reserve, the Royal Naval Reserve, and the Royal Marines Reserve.

The RNBT Vision

4. The Vision of the Royal Naval Benevolent Trust, updated in 2021, is: **Sailors, Marines and their families living happy, dignified lives.**

Purpose of This Strategy

5. This strategy underpins the Trust's Mission and Vision. It is owned by the Trustees and updated on a 6-year rolling cycle unless external factors drive earlier changes.

6. The production and promulgation of this plan contributes to:

   a. Understanding by people and organisations that currently, or may in future, help to fund the work of the Trust about our approach to supporting our beneficiaries.

   b. Preventing short-term decisions and plans unintentionally departing from the strategic direction of travel and helping to avoid repeated consideration of issues.

   c. Providing the framework for the production and review of the Business Plan to deliver the strategic intent.

   d. Consistent and coherent prioritisation of operational plans and the long-term allocation of resources to enable them.

   e. A shared understanding amongst the RNBT Family, volunteers and staff members of the purpose of the Trust.

The Strategic Intent

7. RNBT resolves to be the leading charity providing benevolence to the RNBT Family, which comprises of:

   - **Serving and retired[2] men and women**: past or present RN rating or RM other rank, including Reservists – a Primary Beneficiary.

   - **Wives, husbands and partners**: dependent partner of a Primary Beneficiary with whom you live.

   - **Children**: **under** the age of 18, of a Primary Beneficiary, living or deceased. This may include:

     - a dependent child who is not the natural child of a Primary Beneficiary;

     - a child who has continued in full-time education on reaching the age of 18;

[2] In this paper, the term 'retired' is taken to mean 'retired from the Royal Navy or Royal Marines'.

- a child over the age of 18 but unable to support themselves because of mental or physical disability.

- **Widows and widowers** of a deceased Primary Beneficiary, with whom you were living at the time of death, and not living with a new partner.

- **Separated or divorced wives and husbands** of a Primary Beneficiary and not living with a new partner.

8. We will use our strengths to influence the activity of related and supporting organisations and will strive for convergence when aims, objectives and charitable objects are suitable aligned. We will influence policy development and delivery by government departments through our membership of COBSEO and our relationship with RNRMC.

9. The Trust recognises the need to support members of the RNBT Family for at least 80-100 years after the Naval Service has ceased to exist. In line with our Mission and within the broad spectrum of welfare activity, we focus specifically on the alleviation of need and distress. We recognise the advantages of collaborating closely with other naval benevolence providers and the wider charity sector to produce a coherent approach and effective use of funds.

10. In addition to funds raised by our investments and generous donations, we rely upon support by grant making bodies. Fundraising, when undertaken, will focus primarily on specific capital intensive projects, and RNBT's centenary in 2022 has acted as a suitable focus. We work with other charities which provide caseworking support, principally The Royal British Legion, SSAFA and the Royal Commonwealth Ex-Services League. We also work with charities such as the Royal Marines Charity, Royal Marines Association and Royal Naval Association to deliver other effects and to monitor the effectiveness of our response to changing needs.

11. Our aim is to enable members of the RNBT family to 'Live' rather than simply 'Exist'; not being able to deliver the same impact on everyone in need does not prevent us from doing as much as we can. No two cases of need are identical and we will respond to each case on its merits. Where possible, we will be proactive in helping people to help themselves by seeking holistic solutions which tackle underlying issues, as well as signposting the support available from other agencies as appropriate.

Influencing Factors

12. The changing size and shape of The RNBT Family

The demographics of The RNBT Family is very strongly skewed towards the older generations, specifically, 55% of naval veterans are aged 65 or above, more than one third are aged 75 and above, and 15% are aged 85 or above, reflecting the larger number of naval veterans in previous decades. The proportion of RNRM veterans aged 85+ is more than seven times that in the general population. Due to the very significant reduction in the size of the Royal Navy since the end of WW2, the size of The RNBT Family including Reserves, which is currently 711,000, is predicted to reduce to 412,000 by 2035, a 42% reduction, but there will be a disproportionate number of older veterans even up to 2035. Over the last ten years, the number of individual grants awarded has already reduced by 46% (from 3,206 to 1,740), whilst the average grant has increased broadly in line with inflation.

13. Societal changes

Future demand for assistance is difficult to predict, but a number of societal changes could increase demand. To inform this strategy the following assumptions have been made:

- Health and Social Care
  People living longer will need more assistance in old age, and for longer, and the increasing preponderance of older people will impose a greater burden on the working taxed generations which support them. Dementia will remain a significant challenge. The State will be less likely to be able to provide sufficient support for all its older citizens, and Health and Social Care may always be under-funded, resulting in some provision which might be met by benevolence charities such as RNBT. Greater direct assistance for older people, both by the provision of specific facilities (care homes, almshouses, sheltered accommodation) as well as assistance to enable older people to live at home, will be needed. The State's role might shift from 'provider' to 'facilitator'; aspects of current provision could be outsourced, perhaps to the charity sector.

- Personal finances
  Debt is a fact of life for millennials who have significantly less financial resilience. Beneficiaries falling on hard times will take longer to become self-sufficient, making longer-term demands on charities for support. Complex financial cases may increase, requiring mid- to long-term solutions needed from a holistic approach from increased caseworker and specialist support, as well as targeted training and education.

- Continuous modernisation and digital engagement

The need for manual labour is likely to reduce further as robotics becomes more of a feature of daily life and work, which threatens full employment and may lead to a much smaller Royal Navy and Royal Marines. Quality of life may further improve, raising the threshold of what is an acceptable minimum standard of living. Consequently the demand for individual grants is likely to increase.

- Modern life becomes yet more complex

A feature of modern life is an increase in 'non-standard' family groupings, leading to more complex problems if things go wrong. This trend is likely to continue, leading to holistic support requirements growing in breadth and scope. Support packages would need a higher level of 'personalisation' and may take longer to deliver successful outcomes.

- Loneliness and isolation

A feature of families spread around the UK, and abroad, is that older relatives can become isolated. Also, the transition to civilian life may result in having to move away from friends and family.

14. Changes in the Royal Navy:

- New employment models including flexible service. Flexible types of service may become more widely available as more traditional models of service are replaced by modern and flexible models.

- Deployments. A smaller RN with continuing world-wide commitments implies that people and units will be deployed for longer, with increased separation and all the consequent challenges to family life.

- Serving together / education and childcare. Families comprising two serving adults will continue to face challenges in sourcing childcare support and suitable education for their family.

Operating Principles: Who, What, How and Why

15. Who: The naval community, some of whom may not know where to turn to
    - Life is unpredictable, but RNBT is by Sailors and Marines' sides, and their families, from the moment you join up. We exist to provide a helping hand to serving and ex-serving people and their families.

What: help, opportunity and care in times of need.

- We take a holistic approach to help. Although we are capable of a swift solution, we always look to encourage you to support yourselves and to lead a better life, through financial aid, enhancing skills for employment or support and assisted care, which includes our care homes, Pembroke House and (soon) Admiral Jellicoe House.

How: propelled by empathy and collaboration.

- We are uniquely equipped with the invaluable insights of former sailors and marines so that we combine rapid response with compassionate understanding to help your genuine need, no matter how you got there. We also work alongside other fellow service charities to present best solutions.

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What sort of organisation we are

We need people to know not just how we help, but what sort of organisation we are, and how we react to our people asking for help. This is what we are all about:

- We always respond with a helping hand. We won't judge why people ask for help, we will judge any application for help based solely on your need.
- People not problems. We take a human approach to finding a solution to your problems. We won't just fix the initial problem, we want to make life better for you and our community. This includes our care homes where we always seek to provide the highest standards of care and support in a bright and welcoming environment.
- Inspired by our past, but looking to the future. We know that the needs of the wider naval community are shifting, and that we need to evolve to meet your needs, so that every generation can live happy and dignified lives.
- Better understanding means better solutions. We have many ex-RN & RM personnel working for RNBT whose experience and empathy helps generate better solutions with you.
- Small in size, global in reach. Our size and structure allows us to respond quickly, often in 24 hours, to requests for assistance. We also can help our people abroad, typically in 15 different countries.
- Served a day, supported for life. We help you or your family based on genuine need, no matter how long your service.

Delivering the Priorities

16. We deliver against our priorities within three broad categories of need, always noting that there is necessarily overlap between these groups. The groups are:

a. Residential Care – where the best interests of the beneficiary or their immediate family is met through residential care on an enduring basis or for respite. Our response will be a mixture of direct provision of care beds and grants to assist in funding care by other providers. We will prioritise care provision to areas where there are known concentrations of naval beneficiaries to meet care and medical needs. We have commenced this process by expanding our current provision to cover dementia and mental health, in part by the building of a specialist care home in Portsmouth. We will investigate options to deliver similar provision in other locations such as Plymouth as opportunities arise.

b. Domiciliary Care - where the best interests of the beneficiary or their immediate family is met while living in a domestic environment, often their own home. Our responses may range between the provision of specialist advice and enduring financial support as well as the provision of day care centres based around our existing and future residential care facilities.

c. Non-care – the wide spectrum of needs not related to care. The needs are frequently met through financial provision, but in the increasingly complex cases which are presented, holistic needs are also addressed, often in collaboration with other specialist providers. We will also explore opportunities for closer collaboration with organisations which provide social or sheltered housing for naval veterans and their families.

How We Deliver

17. We currently deliver benevolence through the following principal avenues:

a. Provision of long-term and respite, residential and nursing and specialist dementia care at Admiral Jellicoe House (from June 2022) and Pembroke House[3], both owned and operated by the Trust.

b. Provision of low-cost housing for beneficiaries with limited disability or infirmity at the John Cornwell VC National Memorial almshouse, which is owned by the Trust.

c. Grant funding to assist beneficiaries to enable them to purchase residential care.

d. Grant funding to assist beneficiaries to enable them to purchase domiciliary care.

[3] Not Pembroke House

e. Continuing financial payments to beneficiaries with very low incomes.

f. One-off grants to meet specific needs such as adaptations to accommodation, medical equipment, aids to mobility; these may be solely by RNBT or almonised across the charity sector.

g. Provision of advice, which includes signposting and a degree of mentoring.

h. Facilitating training, particularly focused on increasing employment opportunity and improving resilience.

18. As part of a continuing programme of review and improvement, we will:

    a. Investigate opportunities to provide residential care provision in areas where there are known concentrations of naval beneficiaries, which will include support to beneficiaries with dementia and other mental health needs.

    b. Seek ways to provide care at the same level for people who are not members of the RNBT Family as for those who are, where non-beneficiaries' use of Trust facilities is necessary to maintain overall financial sustainability.

    c. Examine potential methods of enabling domiciliary care beyond the simple provision of financial support, including the provision of day care centres based around our existing and future residential care facilities.

    d. Work with other Service charities to identify the best way of meeting the changing needs of working-age members of the RNBT Family including those who are serving.

    e. We will seek to increase awareness of what RNBT can offer, particularly to those who currently do not perceive themselves as belonging to The RNBT Family, and to encourage them to seek our help and assistance when they need it.

    f. Improve the mechanisms for the delivery of benevolence and implement methods of measuring the effectiveness of support that we provide.

Governance

19. This strategy paper provides the foundation for the Business Plan, drafted by the Chief Executive and approved by the Central Committee. The business plan will be resourced through a short term financial plan and annual Budget which will also be approved by the Central Committee.