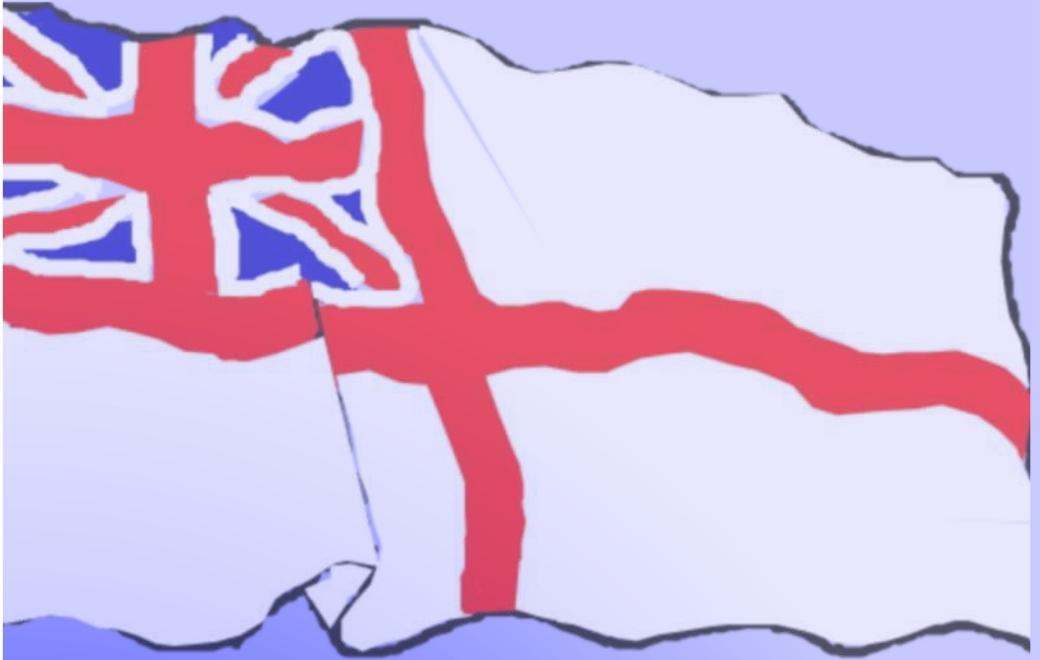




**The Royal Naval
Benevolent Trust**
Supporting The RN's family



The Submarine Memorial Fund

(updated 2016)

The Submarine Memorial Fund

The Submarine Memorial Fund (S/M Fund) is administered as a restricted fund by the RNBT. The S/M Fund is used to support current and former rating submariners and their dependants and is augmented from the RNBT's general fund for supporting submariner members of The RNBT Family when required; there is seldom sufficient money in the S/M Fund to meet the demand. There is no endowment associated with the S/M Fund, it is a case of money in - money out in support of requests for assistance. Grants made are subject to the same criteria as all individual grants made by the RNBT.

1) How is the fund administered?

The S/M Fund is administered by the RNBT with grants approved by the RNBT's Grants Committee who are themselves serving or former sailors and marines who served as Warrant Officers and below. The Grant Committee meets every Monday and Thursday (other than Bank Holidays) to deal with the 60 or so requests for assistance received by the RNBT every week.

2) How can members of the Submariners Association benefit from it?

Those who are serving or have served as ratings in HM Submarines and the widows, orphans and dependants of such men can make application to the RNBT for assistance from this fund (and others held by the Trust). Each application needs to be referred via a case-working organisation the main ones being SSAFA or The Royal British Legion (TRBL) who's local phone numbers can be found in the directory. A case-worker would visit the applicant and raise an application on your member's behalf.

3) How can members or their relatives make donations or bequests to the fund?

We are always very grateful for donations and bequests which will aid our works and such monies can be gifted in various ways. Cheques can be forwarded to the Trust at any time and the donor can specify the fund they wish to support. The Trust is able to provide a direct debit form on application or a form can be downloaded from our website. Donations by a credit/debit card can also be made via our website - www.rnbt.org.uk We are also able to provide Gift Aid declarations to make the most cost effective donations. Each donation is recorded monthly on our website and in our Annual Review that is published in October.

Legacies are also an important source of income for the RNBT. If any of your members wish to remember the RNBT in their Wills, we can advise on the appropriate wording by either reference to our web site - www.rnbt.org.uk or by calling 02390 690112 and asking to speak to the Financial Controller.

4) How can members make requests for a grant and is there any criteria laid down to receive that assistance?

As indicated above, applications are made via SSAFA or TRBL with our Grant Administrators always available for advice by e-mail or telephone. There are no fixed criteria to receive specific assistance as each case is considered on its merit; if one of your members has a need or is in distress, refer them to us and we will advise on the way ahead.

5) When contacting the RNBT with regard to any aspect of the Submariners Memorial Fund who is the first point of contact?

The Trust can be contacted by e-mail at mbt@mnb.org.uk, by phone on 02392 660296 or by mail at "The Royal Naval Benevolent Trust, Castaway House, 311 Twyford Avenue, PORTSMOUTH, PO2 8RN". Welfare queries will normally be actioned within the Grants Department, but the Chief Executive will be kept informed of any contact where appropriate.

7) Is there anyone from the Submariner Community either serving or retired involved as Trustees of the fund?

There are currently no serving or former submariners serving as trustees or on the Grant Committee although there has been in the past and hopefully will be again in the future. The Trust is always looking to attract new members to serve on the Grant Committee and prospective new members (who must have served as ratings in the RN) should contact the RNBT on 02392 660296 and ask to speak to a Grant Administrator. Volunteers will be invited to attend one of the regular grant meetings (held Monday & Thursday) where they will be hosted by the Chairman or in the case of prolonged absence, by the Deputy Chairman or a Trustee. Please note, members of the Grant Committee do not have to be trustees but several trustees also serve on the Grant Committee. Prospective Grant Committee members will have the workings of the Trust explained to them and be shown the grant making process. Newcomers will be invited to attend Grant Committee meetings in an observer's role to determine if they want to make a commitment to work with the Trust. Members of the Grant Committee are not expected to attend all meetings but are required to attend enough meetings to remain current with the Trust's workings and the Committee's instructions and working practices.

Periodic elections are held for trustee positions, period of service is 3 years, with the next round scheduled for Jan-Feb next year.

8) Does the fund still receive any donations / income from the Royal Naval Submarine Museum or other sources?

Details of income for the year to date and the previous 5 years are :

Date	Description	Amount
20/6/11	Salters' Company	£1,500.00
13/7/11	Morecombe Bay Submariners Association	£138.00
27/3/12	RN Submarine Museum	£1,047.00
	2011/12 Total	£2,685.00
18/6/12	The Salters Company	£1,500.00
17/7/12	Chatham Historic Dockyard	£800.00
	2012/13 Total	£2,300.00
7/6/13	RN Submarine Museum	£544.00
17/6/13	Salters' Company	£1,500.00
16/7/13	Huntley AJ	£200.00
	2013/14 Total	£2,244.00
25/5/14	McDonald G from family & friends	£175.00
25/5/14	RN Submarine Museum	£514.95
1/7/14	The Salter's Company	£1,000.00
11/8/14	Diesel Boat Reunion	£800.00
6/1/15	Submariners Association NI	£600.00
10/2/15	CQ Cufflinks Ltd	£200.00
12/02/15	Plymouth Parkinson's Disease	£25.00
	2014/15 to date Total	£3,314.95
8/4/15	Courageous	£40.00
1/6/15	Courageous	£30.00
10/6/15	Courageous	£219.00
12/6/15	Submariners Association	£111.50
30/10/15	Salter's Company	£1,000.00
	2015/16 to date Total	£1,400.50

EXAMPLES OF SUBMARINERS ASSISTED BY THE ROYAL NAVAL BENEVOLENT TRUST USING MONIES FROM THE SUBMARINE MEMORIAL FUND

- A Petty Officer serving with SSNs of the Devonport Flotilla was living in married quarter accommodation with his family in Torpoint; his wife was also the primary carer for her parents who live in Taunton. The constant travel between Torpoint and Taunton was having an impact on her physical and emotional well being and a detrimental effect on the family. As a result, the family decided to relocate to Taunton. Service accommodation was arranged but the family was classed as ineligible for a move at the Navy's expense. The family's budget was only just in balance and there were no savings to pay the removal expenses. The cost of the move was covered jointly between The Royal British Legion (TRBL) and the RNBT with our share (£360) being taken from the Submarine Memorial Fund.
- One of our elderly beneficiaries who started life as a Bugler with the Royal Marine Band Service subsequently transferred to the RN and served for several years as a Stoker in conventional submarines. His health has now deteriorated to such an extent that his mobility is seriously affected and an application, with supporting occupational therapist reports, was made to us for financial assistance towards the cost of an Electrically Propelled Vehicle (EPV); the Trust contributed £750 from the Submarine Memorial Fund towards the cost of the EPV.
- A former Petty Officer Medical Assistant who served in nuclear submarines throughout the 60s & 70s lives alone in a local authority provided flat and is unable to work through ill-health. His flat was in a very poor decorative state and we were approached (through SSAFA) to assist with the cost of redecoration. A grant of £368 was approved with the monies drawn from the Submarine Memorial Fund. We have since

provided the gentlemen concerned with a "Regular Charitable Payment" (a weekly pension of £16 for those on especially low incomes) to assist in making ends meet.

- We were approached by TRBL to assist with funding a replacement wheelchair for a former Able Seaman who left the RN in 1960 having spent 9 years serving in conventional submarines. The Legion asked us to consider assistance with the costs of providing him with an EPV. The gentleman's need was professionally assessed and a suitable EPV was identified at the cost of £958. We met 50% of the cost that TRBL match funded; our funds came from the Submarine Memorial Fund.
- The widow of a former Chief Petty Officer submariner approached the Trust for assistance with her late husband's funeral costs. The family finances were extremely tight in the wake of a divorce a number of years earlier. Although funds had been granted from the Social Fund, there remained a notable shortfall (as there always is in such cases) for even the most modest of funerals. A grant was approved to meet the shortfall with the sum made up in part from the Submarine Memorial Fund. The Committee went on to award a further £500 (from the RNBT's General Fund) to the lady in question to assist with housekeeping expenses.
- An approach was made to us (through SSAFA) for assistance with a case involving the recently divorced wife of a former LMEM who had served 22 years in the Submarine Service. The lady suffers a debilitating medical condition and one of her sons also has medical problems. She was going through an enforced move and was unable to find the first month's rent. £750 was granted towards her rental costs; £250 was drawn from the Submarine Memorial Fund and the balance from our General Fund.