



MERCHANT NAVY WELFARE BOARD

ALMONISING WORKING GROUP

REPORT

Revised April 2005

**MERCHANT
NAVY
WELFARE
BOARD**

**CO-OPERATION BETWEEN NAUTICAL CHARITIES
REPORT OF THE ALMONISING WORKING GROUP MEETING
Revised April 2005**

MEMBERSHIP:

Chairman Merchant Navy Welfare Board

British & International Sailors Society
Fishermen's Mission
Guild of Benevolence of the IMarEST
NUMAST Welfare Funds
Royal Merchant Navy School Foundation
Shipwrecked Mariners' Society
Sailors' Families' Society
Seamen's Hospital Society
Trinity House
Trinity House, Hull
Tyne Mariners' Benevolent Institute
SSAFA Forces Help

INTRODUCTION

In October 1997 King George's Fund for Sailors, with the support of a number of the maritime charities, organised the Conference of Nautical Charitable Organisations 1997 – CONCO 97. The delegates included representatives from all sectors of maritime welfare and included charities caring for merchant seafarers, deep-sea fishermen and the Royal Navy.

The Merchant Navy Welfare Board used the initiative of CONCO 97 to set up five Working Groups each with the objective of examining the welfare requirements over the next one to two decades. Each of the Working Groups set out to provide some positive indicators and guidelines to assist the Nautical Charities in their deliberations for the future.

The Reports were published in 2000 setting out to recognise the enormous changes within the Industry over the last two decades and the consequent implications for the future. The Groups have continued to meet to review both trends and the implementation of the Recommendations. In the four years, since publication of first Report, the nautical charities have reacted in a very positive manner to the findings and many of the recommendations have been adopted as best practice. The members of the Maritime Charities Funding Group have also recognised the value of the Recommendations and are encouraging the adoption of these among those charities they support. The Working Group agreed that, after four years, the Report should be

substantially revised and updated in the light of some major changes in Statutory Benefits and current best practice.

The members of the Group emphasise that nothing contained in this report was intended to force change on any of the Nautical Charities. It is hoped, however, that all appropriate organisations will use the findings when considering their future strategy and that copies of this report will be widely circulated to their trustees and senior members of their staff if appropriate. The Merchant Navy Welfare Board is happy to discuss any issues raised within the report and will be pleased to meet with individual groups of trustees.

Since the first Report charity income has been adversely affected by some major fluctuations and uncertainties in the investment markets combined with increasing difficulties in direct fundraising and legacies. This has particularly affected the overall levels of grants available from King George's Fund for Sailors (KGFS). This charity is the major financial supporter for the nautical almonising charities and, despite the difficulties, has maintained its level of funding these which it sees as a priority. In addition the Greenwich Hospital Trust has released funds to supplement the support from KGFS. Although these have been given directly to Royal Navy charities this has enabled KGFS to maintain its ability to assist MN and fishing charities.

The Working Group wishes to emphasise that this report should be considered a working document. It will therefore continue to be reviewed regularly and any suggestions should be forwarded to the MNWB for inclusion.

DEFINITIONS for the purposes of this Report

Almonising for this purpose is assisting in the relief of need, suffering and distress. This can encompass not only the provision of financial assistance but also advice, advocacy, counselling and pastoral help.

Beneficiary is the person receiving assistance.

Dependant is a person who is, in law, or occasionally in practice, financially dependent on another.

One off Grant is a sum of money awarded towards the cost of a specific item, for services (e.g. house repairs, hospital visits etc.) or in the repayment of debts.

Regular Grant (sometimes classified as an **Annuity**) is a fixed sum of money, paid to a beneficiary, on a regular basis. These are normally distributed two or four times per year.

Seafarer includes any person who earns, or has earned, their living at sea. It is for individual charities to decide how widely they wish to interpret this term.

Statutory Benefit is a financial benefit paid by the state. These were referred to in the original report as **Welfare Benefits**

CONTENTS

- I SUMMARY OF RECOMMENDATIONS
- II NUMBERS OF SEAFARERS
 - a) Merchant Navy Officers
 - b) Merchant Navy Ratings
 - c) Fishermen
- III FUTURE TRENDS
 - a) The Watson Wyatt Report
 - b) 2003 Revision of the Merchant Navy Welfare Board's Survey of Regular and One-Off Grants
 - c) Merchant Navy Welfare Board's Ready Reference of Nautical Grant Making Charities
 - d) Merchant Navy Welfare Board's Register of Grant Applicants & Recipients - Trends
 - e) Life Expectancy
 - f) Government Reform of Welfare System and Effect on Income Levels of Aged and Incapacitated Persons
 - g) Applications for Support for those in Residential Care Homes
- IV QUALIFYING LENGTH OF SERVICE
- V DEFINITION OF QUALIFYING SERVICE
 - a) Service On Non British Vessels
 - b) Other Qualifying Service
 - c) Exceptional Periods of Absence
- VI EXCEPTIONS TO FULL QUALIFYING SEA SERVICE
 - a) Curtailment of Service Due to Accident, Disability or Similar Cause
 - b) Curtailment of Service Due to Family Illness
 - c) Service in War Time and Hostilities
- VII APPLICATIONS FROM OVERSEAS
- VIII PROOF OF SEAGOING SERVICE
 - a) Merchant Seafarers
 - b) Fishermen
 - c) Conclusion

- IX CRITERIA
- a) Definition of Need
 - b) Age
 - c) Differential Levels of Regular Grant Depending Upon Need
 - d) Families and Children
- X DEPENDENTS, THE DEFINITION OF
- a) Common Law Spouses and Partnerships
 - b) Separated Spouses
 - c) Divorced Spouses
 - d) Children
- X1 ASSISTING APPLICANTS TO FIND ADDITIONAL OR ALTERNATIVE FUNDING
- a) Introduction
 - b) Statutory Benefits
 - c) Assistance from other Nautical Charities
 - d) Assistance from non-Nautical Charities
 - e) Avoidance of Inappropriate Duplication
- XII CASEWORKING
- a) Training
 - b) Code of Practice for Caseworkers
 - c) Notes for Clients
 - d) Debtors, Advice to
 - e) Caseworking in Areas with High Numbers of Seafarers
 - f) Caseworking in Areas with Low Numbers of Seafarers
- XIII APPLICATION FORMS
- XIV REVIEW OF RECIPIENTS CIRCUMSTANCES
- XV CURRENT LEVEL OF GRANTS AND PROJECTED INCREASE IN DEMANDS
- a) Regular Grants
 - b) 'One-Off' Grants
 - c) Larger 'One-Off' Grants'
 - d) Grants for the Benefit of Families and Children
 - e) Grants for the Funding of Private and Higher Education
 - f) Assistance towards Training Ratings to Qualify as Officers
 - g) Funeral Expenses
- XVI DUPLICATION POLICIES AND THE MECHANISMS FOR VERIFYING DUPLICATION

- XVII CLOSER CO-OPERATION AMONG THE ALMONISING NAUTICAL CHARITIES
- XVIII CLOSER CO-OPERATION WITH NON-NAUTICAL CHARITY BENEVOLENT FUNDS
- IX PUBLICITY TO REACH UNTAPPED POOLS OF POTENTIAL BENEFICERIES
- a) National, local or specialist nautical press
 - b) Television or National Radio
 - c) Local Radio
 - d) Internet
 - e) Other Local sources
- XX RATIONALISATION OF SERVICES - ISSUES FOR CONSIDERATION
- XXI CONCLUSION
- XXIII ACKNOWLEDGEMENTS

APPENDICES

- APPENDIX 1 2004 MNWB Ready Reference of Nautical Grant Making Charities
- APPENDIX 2 Life Expectancy Table
- APPENDIX 3 Notes for Clients
- APPENDIX 4 Code of Practice for Caseworkers

I. Summary of Recommendations

The Working Group findings were that all nautical charities involved in the distribution of grants should: -

- *endeavour to ensure that the highest level of support is available to the beneficiaries.*
- *fully utilise the MNWB Register of Applicants and Recipients of Grants whether regular or one off on receiving a new application.*
- *provide the Board with updates to the Register when the application process has been completed and when a client's details change.*
- *ensure that where possible new applicants for regular, or substantive one-off grants, are visited, in their home, by a trained caseworker.*
- *review every three years the circumstances of recipients of regular grants, where possible via a home visits. These should take into account any significant changes in circumstances.*
- *ensure that all caseworkers have appropriate training.*
- *utilise a SSAFA Forces Help caseworker, through the MNWB, when no locally trained 'agent' is available.*
- *ensure that applicants are receiving proper guidance on claiming any Statutory Benefit Entitlement.*
- *be familiar with the aims and objectives of the other nautical almonising charities.*
- *understand the ability of non-nautical charities to assist where appropriate.*
- *adopt a code of practice for caseworkers. See Appendix3*
- *provide a note for a client to be left by a caseworker. See Appendix4*
- *consider registering with and utilising the Criminal Records Bureau when appointing personnel dealing with clients.*
- *regularly review their rules governing eligibility criteria to ensure they address current conditions and needs.*
- *review the level of regular grants as financial resources offer an opportunity to improve the level of annuities. This is considered likely as numbers of recipients decline.*
- *if appropriate approach the Charity Commission to seek advice on undertaking a review of trust deeds to update the purposes of charities*

where appropriate. This will ensure that charities are effective in meeting current needs.

- *consider whether there is scope for closer collaboration and/or rationalisation of services. Organisations should look closely at their role in concert with other nautical charities. Each charity should consider whether their role, under their existing charter, effectively meets both the current needs and those in the foreseeable future.*

The Merchant Navy Welfare Board should: -

- *endeavour to obtain better information on the average length of service at sea.*
- *place the Register of Applicants and Recipients of Grants on a secure, read only, password protected website.*
- *facilitate a review of the impact of the recent Pensions and Saving Credit arrangements. Report the findings to the members of the Maritime Charities Funding Group and, if appropriate, lobby for an increase in the weekly regular grant payment.*

II NUMBERS OF SEAFARERS

Efforts continue to be made to examine whether any research had been carried out to ascertain the likely length of service at sea etc. Unfortunately there proved to be comparatively few statistics from which any proper conclusions could be drawn. The majority of recipients of charitable grants both in the past and at present are either ratings or deep-sea fishermen.

Numbers of Merchant Seafarers Serving Aboard United Kingdom Owned Vessels*

Year	Officers & Cadets	Ratings	Total
1931**			169,211
1936**			149,141
1938**			159,313
1951**			152,707
1961**			142,462
1971**			89,156
1976****	41,079	25,019	66,098
1980****	34,511	22,895	57,406
1985****	21,934	12,706	34,640
1990****	13,378	10,978	24,356
1995****	13,688	8,721	22,409
2000****	16,013	10,331	26,344
2003****	16,831	10,037	26,868
2006 Estimated***			21,490
2012 Estimated***			18,528
2022 Estimated***			16,620

It is important to note that these statistics do not include seafarers working aboard non UK owned foreign flag vessels which, in the case of officers, is now a very significant number - probably as many again.

** UK Chamber of Shipping Statistics

*** UK Seafarers – An Analysis – London Guildhall University

**** NUMAST

a. Merchant Navy Officers

The numbers of officers currently receiving, or requesting, assistance from the almonising charities remains comparatively small at present. This continues to be accounted for by the structure of the industry wherein the majority of officers have been encouraged to join pension schemes, have better employment security and tend to make preparation for the future.

The Working Group continues to emphasise its concern that, with a large percentage of officers now employed on foreign-flag vessels (often through

agencies), the situation may change. They recognise that a number of officers, particularly those with no dependants, may have made little, or perhaps no, pension provision and/or have let their National Insurance payments lapse. The members noted that, as a result of the above concerns, the applications for assistance from former officers and their dependants might increase. As recruitment has been low for a number of years, the current age of most officers is now over 47. It is likely, therefore, that many will retire over the next ten to fifteen years.

b. Merchant Navy Ratings

The number of ratings within the UK merchant shipping industry continues to decline markedly. The largest single employer of British ratings is the Royal Fleet Auxiliary and for political reasons this is likely to remain ongoing and static, subject to defence budgets. The other big employer is the ferry industry and, at the time of this report, there is evidence to suggest that the numbers of British ratings on the continental ferries will reduce. The number employed on foreign flag (non-UK owned) is almost negligible, other than in a few supervisory positions. Readers should note that, following recent legislation, staff, such as cruise ship entertainers and hairdressers, are classified as seafarers.

Some ratings are employed through agencies - particularly on ferries within the Catering Department. Although this is almost always on a casual basis, many of these men and women now have, or have had, long service but no Discharge Book and have not therefore been registered as seafarers with the Registrar of Shipping & Seamen (RSS). Unless they make their own provision they will not benefit from an occupational pension scheme. Some of these people will almost certainly become entitled to assistance from the nautical charities in the future, particularly if the length of service requirements is reduced.

Among the more experienced and skilled 'professional' ratings, many now have, or will have had, company service contracts, which includes pension provisions etc. This is especially true among contracted ratings. Additionally the social climate of seafaring has changed as a result of strict medical examinations and stringent drug and alcohol policies. Most seafarers who in the past found it difficult to integrate ashore (and consequently had no stable home base) have left the industry.

The Working Group concluded that the numbers of MN ratings seeking financial help will increasingly decline.

c. Fishermen

The fishing industry continues to experience decline in employment due to foreign competition, fishing quotas and improved technology. The Working Group considered that the numbers of fishermen and their dependants seeking help would begin to decline within the next few years.

However, many fishermen who have had difficulty finding work for some years continue to reach retirement without adequate pensions and there continues to be charitable applications from such people although this again is likely to decline.

Numbers of Fishermen Employed in the UK Fishing Industry
(Includes Regular & Part Time)

Year	Total
1970*	21,443
1975*	22,134
1980*	23,309
1985*	22,224
1990*	n/a
1995*	19,986
2000*	14,894
2002 *	12,746
2006 (Predicted)**	13,585
2012 (Predicted)**	12,409
2022 (Predicted)**	10,000

*DEFRA

** Watson Wyatt based on MAFF

III FUTURE TRENDS

The Working Group took into account five sources of information: -

a. The Watson Wyatt Report

King George's Fund for Sailors has, in recent times, commissioned actuarial study every three years to review their future financial requirements. The Report has been published with the assistance of the MNWB, Royal Naval Benevolent Trust and Shipwrecked Mariners' Society. Whilst its principal objective was to give KGFS an overview of their own requirements, the 2003 report also reviewed the position of other charities. This is not available for general dissemination however the findings relevant to this Report have been included as they are not confidential.

Members noted that, as with any actuarial report, the findings continued to be cautious and therefore indicated that the current trends gave little margin to increase the level of financial support above the Retail Price Index (RPI) in the foreseeable future.

Whilst Watson Wyatt continued to highlight the escalating cost of providing boarding school education for the children of broken families (which is currently a significant demand on KGFS funds), the members were concerned that poverty among families with children was an increasing problem and the provision of non-educational grants to families would require larger amounts of funding in the future.

b. 2003 Revision of the Merchant Navy Welfare Board's Survey of Regular and One-Off Grants

This document was originally published in 1999 and has been regularly updated. The latest edition (2003) is available on request from the Board. It will continue to be reviewed every two years.

c. Merchant Navy Welfare Board's Ready Reference of Nautical Grant Making Charities

The Board prepared and published a Ready Reference of Nautical Grant Making Charities in 2003. This publication enables the user to ascertain the most appropriate source/s of regular or one off grants and is available on request from the Board. **Appendix 1a (Annuities) & Appendix 1b (One-Off)**

d. Merchant Navy Welfare Board's Register of Grant Applicants & Recipients – Trends

Historically the MNWB statistics indicate a steady decrease in the number of recipients on its Register of Regular Grants. Due to the above factors the Working Group agreed that it was likely that this trend would continue, and probably numbers would fall more sharply, within the next few years (assuming that there was no change in qualification periods etc). **TBC**

e. Life Expectancy

The Institute of Actuaries has published a 'Mortality Table in 2004. This table indicates the current levels of life expectancy after reaching a certain age. It has long been held that merchant seafarers do not have a long life expectancy due, probably, to their life style. The social changes of life at sea are probably leading to healthier physical lifestyles which hopefully will increase longevity, although stress related illness remains of increasing concern. It was noted that the wives and widows of merchant seamen already often enjoyed longevity. The general trend of longer life expectancy will, in any case, increase demand on funds. **See Appendix 2**

f. Government Reform of Welfare System and Effect on Income Levels of Aged and Incapacitated Persons

Recent changes to Statutory Benefits including Pension Credit, Savings Credit, Winter Fuel Allowance, have had a significant effect on some peoples' income. These changes are designed to reduce poverty and, for those without debt or private homes to maintain, have had a major impact. The working Group considered, with caution that these Benefits were likely to result in a reduction in the numbers eligible for regular grants. The impact of these reforms will become apparent as charities conduct their three-yearly reviews.

Note: This was a welcome development following the first Report, wherein members considered that levels of state support would continue to decrease thus placing a greater burden on individuals and in consequence the charities.

g. Applications for Support for those in Residential Care Homes

The Working Group noted that the state funding for those in Residential Care Homes is often inadequate. Applications for financial assistance to ‘top up’ the allowance are increasing.

IV QUALIFYING LENGTH OF SERVICE

The MNWB, having made enquiries, understands that there are no sources of statistical research indicating the average length of service of either British merchant seafarers or fishermen.

The members noted there remains a variation in the minimum length of service, as laid down among the almonising charities, for those eligible to receive grants. There are however welcome trends to reduce service. Increasingly one off grants are considered for those with 8 or less year’s service. Regular grants could be considered with as little as 5 year’s consolidated service. Exceptionally, IMarEst Guild of Benevolence will consider any period of service for ex marine engineers as will SSAFA Forces’ Help for any seafarer who has served ‘under Admiralty Charter’.

In nearly every case exceptions are made for special circumstances referred to later in this Report. It was recommended that charities continue to review their eligibility criteria to take into account the reducing length of service.

V DEFINITION OF QUALIFYING SEA SERVICE

The Working Group made the following recommendations when calculating service at sea.

a. Service on Non British Vessels

It is important for charities to note that the majority of UK seafarers now serve on foreign flag vessels and it is recommended that any such service should be counted in full. It was noted that any charity that did not recognise foreign flag service could expect to run short of new beneficiaries within the near future. Since the 1st Report charities had clearly started recognise this trend.

b. Other Qualifying Service

The following should be considered as part of the qualifying service in addition to actual sea service: -

1. Time worked in port (normally UK) whilst the vessel was off articles
2. Voyage leave periods – up to a period of several months
3. Sick leave
4. Study leave – employment related

5. Time spent looking for new ship
6. Compassionate leave
7. Exceptional Periods of Absence as Laid Out Below

Note: These periods are not recorded in Discharge Books issued prior to 1972.

c. Exceptional Periods of Absence

It was recommended that the following absences from the maritime industry should not be considered as detrimental when calculating service at sea qualifying periods.

- (a) All periods of six months or less
- (b) Irregular periods of up to twelve months

Note The length of periods of absence from the Merchant Navy or fishing industries was likely to have increased in recent years due to the shortage of jobs.

The Group agreed that local knowledge, in the absence of records, particularly among fishermen, was often essential in building up an accurate picture for individual cases.

In cases where it was decided that a full grant was not appropriate consideration might be given to providing a reduced amount dependent upon the seafarers length of service.

VI EXCEPTIONS TO FULL QUALIFYING SEA SERVICE

The Working Group agreed to recommend that the following exceptions to the requirements for service at sea should be considered: -

a. Curtailment of Service Due to Accident, Disability or Similar Cause

The Group considered that these are all valid reasons to leave either industry with insufficient service. It is felt however that charities should examine their clients work history (if appropriate) after leaving a seafaring industry.

b. Curtailment of Service Due to Family Illness

The members considered that service at sea usually necessitates prolonged absences from home. In situations of severe family illness, where nursing or comfort is required this should be considered as a valid reason either to leave, or have a break from, the industry.

The Working Group recommends that each case should be carefully examined upon its merits. It also recommends that seafarers in such circumstances

should have their actual services counted as double, i.e. 5 years at sea = 10 years.

c. Service in Wartime

The members considered that service in wartime (widely defined) was often very stressful and traumatic. They noted that few of the charities still made any special recognition of this service.

The Working Group recommends that, on humanitarian grounds, all wartime service - whether or not the hostility involved the UK directly (e.g. Vietnam, Iran/Iraq War) - should be counted as double i.e. 2 days for one served. The extent of war-like zones is documented and can be verified by NUMAST.

VII APPLICATIONS FROM OVERSEAS

Consideration was given to providing financial assistance to ex British seafarers and their dependants living overseas. The Working Group agreed that this was not normally feasible for many charities due to the difficulties of case working and distributing grants abroad.

Any charity wishing to process applications from overseas could approach the Royal Commonwealth ex Services League (details in the KGFS Nautical Welfare Guide Page 28). This organisation works in many Commonwealth countries utilising dedicated caseworkers, embassies or consulates. Additionally SSAFA Forces Help have caseworkers notably in Cyprus, Eire, Germany, Gibraltar, Malta and Spain and these can also be utilised.

Additionally the 'missions' have an extensive network of chaplains and lay chaplains throughout the World and these can be considered as points of contact. Charities should however take into account that most of these will not have undergone any specialist training in caseworking, as recognised in the UK.

VIII PROOF OF SEAGOING SERVICE

The Working Group considered that evidence of seagoing service was becoming an increasingly more difficult issue. They also emphasised that whilst such proof was ultimately the responsibility of an applicant, there were a number of possible sources.

a. Merchant Seafarers

All UK Discharge Books, as issued to seafarers, are currently regarded as the best evidence of service.

In the event that a Discharge Book is lost, the Public Records Office at Kew holds service records of individual merchant seafarers, serving on British vessels, between 1913 and 1972. These were at one time maintained by the Registrar of Shipping and Seamen (RSS). Regrettably between 1973 and 1990

no such records were maintained by the RSS. Post 1990 to 1996 records can be obtained from the ships Official Log Book, but it is necessary to know the name of the vessel (or vessels) on which an individual served.

The Board, on behalf of its Constituents, utilises an experienced researcher to access and verify records held in the PRO but normally only those referred to above. It should be noted that researching a seafarers records through log books is a lengthy, painstaking exercise and consequently almost certainly cost prohibitive.

To obtain proof of service under foreign flags and / or via agencies it is necessary to request any appropriate documentation which might include discharge papers, pay-off slips, wage forms etc.

Other sources of documentation are;

- trade union membership (NUMAST, RMT & AEEU). NB most of the records of former National Union of Seamen – NUS –members, who did not transfer to RMT when the union was wound up, were destroyed.
- pension records of officers and ratings via Merchant Navy Pensions Administration (MNPA).
- Income Tax records via accountancy agencies (some of these agencies can be accessed through NUMAST)

b. Fishermen

There are no national official records of fishermen's service. Some fishing ports kept meticulous records of their crews whilst others kept none. The best source of information is often via local knowledge and contacts.

c. Conclusion

In conclusion the Working Group agreed that it will become increasingly difficult and complex for the charities to prove service within the merchant shipping and fishing industries in the absence of written evidence and that there is no simple solution to the problem.

IX OTHER CRITERIA

a. Definition of Financial Need

The Group noted that the definition of financial need continues to be subjective and a matter for individual charities to decide. Financial assessment should include income, expenditure, savings and the rationale behind these (i.e. take a valid judgement on necessary outgoings over income). In addition entitlement to Statutory Benefits should be considered, whilst taking into account that these did not necessarily extend to what a charity might consider sufficient income to cover needs. It is recommended that charities should

encourage caseworkers to examine an individual's or families' circumstances carefully when assessing need. Applicants should also be asked to explain fully, when appropriate, why they believed there is a need for financial assistance.

b. Age

The Group agreed that an age criterion is a matter for individual charities. Circumstances such as ill health, unemployment and family illness should be taken into account. It was also felt that cognisance should be taken of state pensionable age. Members noted that there may be increased financial difficulties for unemployed older people who were below the state retirement age and thus not in receipt of a state pension. It is recommended that the almonising charities give special consideration to these circumstances.

c. Differential Levels of Regular Grants Dependent Upon Need

The Working Group noted that most Constituent Members no longer paid two levels of regular grants to new applicants, i.e. one for individuals and a second for couples. Although this was more common among some charities in the past, it had been largely phased out. It was therefore agreed to recommend that only one level of grant was appropriate.

d. Families and Children

The Group recommended that the need of families and children varies greatly and every case should be individually examined on its merits. Recipients should include families where the children were adopted, step children or the responsibility of legal guardians.

X DEPENDANTS, THE DEFINITION OF

a. Common Law Spouses and Partnerships

The Group recognises that, today, many relationships exist between unmarried couples – in some cases of the same sex. Considerable discretion should be used when assessing eligibility and need. Charities are asked to consider that there may be greater needs for common law spouses or partners as they are excluded from the state and private pension entitlements for married persons. Caseworkers should be encouraged to look for evidence of an established partnership (see also Dependants below).

b. Separated Spouses

The Working Group recommended that they should usually be treated as if they were still married.

c. Divorced Spouses

The Working Group recommended that a divorced but financially dependant spouse should be given consideration for assistance.

d. Children

The Working Group recommended that: -

Children should be defined as:

- A son or daughter of the person upon whom eligibility is based, who is under 18 years of age.
- A son or daughter, of the person upon whom eligibility is based, who is over 18 years of age, but is in (or is intending to enter) full time education.
- A son or daughter having a physical or mental disability, regardless of age, but dependent upon the person on whom eligibility is based.
- The grandson or granddaughter otherwise fulfilling any of the above definitions.

XI ASSISTING APPLICANTS TO FIND ADDITIONAL OR ALTERNATIVE FUNDING

a. Introduction

The Working Group recommended that no serving or ex seafarer or their dependent should be refused advice by a charity because that organisation's particular criterion is not met. In such cases it is hoped that applicants will either be given advice about alternative funding (e.g. Statutory Benefits, non nautical charities) or referred on to The Merchant Navy Welfare Board, Seafarer's Benefits Advice Line etc. The MNWB has access to software that will try and match a charity to an applicant. OBFA (the Occupational Funds Benevolent Association) offers a useful website enabling organisations to look at other occupational benevolent charities - www.joblinks.org.uk

b. Statutory Benefits

The Working Group recommended, very strongly, that **all almonising charities** should be properly acquainted with a basic understanding of Statutory Benefits and subsequent referral procedures. It was noted that, in cases of genuine hardship, the financial assistance available from the Benefits Agency was substantially more than any charitable grant and, in any case would be in addition to such grant.

It was further recommended that all charities should establish a good rapport with their local Benefits Agency.

c. Assistance from other Nautical Charities

The Working Group encouraged the Nautical Charities to develop a good understanding of their sister organisations. It was agreed that some organisations have more flexible criteria and / or are able to give higher levels of assistance. Organisations should endeavour to develop a clear understanding of the objectives and criteria of other nautical charities and when appropriate contact the MNWB for advice on referrals.

d. Assistance from non Nautical Charities

The Working Group encouraged the Nautical Charities to consider that if they are unable to assist a seafarer, who does not meet their specific criteria, then alternative sources of charitable funding could be sought. An example used was that of a seafarer with too little service, but who had pursued another occupation for which there was a charitable fund.

It should be anticipated that charitable assistance can be found for nearly every person who is in need.

The Merchant Navy Welfare Board is happy to examine any such referrals.

e. Avoidance of Inappropriate Duplication

The Working Group considered that in general, duplication of regular grants is wasteful of the resources both in administration costs and the overall funds available.

XII CASEWORKING

a. Training of Caseworkers

The Group recommended that **all Caseworkers** should have appropriate training. It noted that a trained Caseworker will, on visiting or interviewing a client, have a much clearer view of their circumstances and needs. There is sufficient evidence to suggest that many of those seeking charitable assistance are not claiming the Statutory Benefits to which they were entitled. Proper guidance and assistance to these clients will often enable them to access greater financial help than that available from the nautical charities.

It was felt essential that caseworkers should: -

- have an understanding of the Statutory Benefits system
- have an understanding of other nautical and non-nautical charities
- receive training in visiting and helping skills
- be able to assess needs from understanding circumstances
- understand the benefit of visiting applicants in their home

- be properly trained to complete reports
- be given some guidance into coping with a client's bereavement
- receive an up to date view on the proof of service at sea
- have a basic knowledge of long term care of the elderly and infirm (i.e. homes)
- have an understanding of the need to obtain specialised advice (e.g. debts) and potential liability for wrong advice
- understand the possible need to arrange pastoral care for a client
- have a basic knowledge of relevant legislation including the Data Protection Act – 1998

The Working Group further recommends to all the Nautical Charities that their caseworkers should be encouraged to consider themselves as acting on behalf of all nautical charities in order to find the best assistance for individual seafarers.

Note: *The Merchant Navy Welfare Board currently organises courses for Caseworkers with the assistance of SSAFA Forces Help training (tailored to the needs of the Merchant Navy and fishing industry). The Working Group is strongly committed to improving knowledge and understanding among Caseworkers.*

b. Code of Practice for Caseworkers

The Working Group recommended that a Code of Practice for Caseworkers should be adopted. See **Appendix 3**.

c. Notes for Clients

The Working Group recommends that caseworkers should provide a Note for the benefit of their client. A suggested form of wording is included under **Appendix 4**.

d. Criminal Records Bureau

Charities utilising caseworkers should consider carefully the merits of registering with the Criminal Records Bureau. This will enable them to vet, for criminal records, all persons undertaking work among a vulnerable sector of the community. Charities may also consider the value of taking up references for volunteers.

e. Debtors, Advice to

The Working Group noted that it was potentially litigious to give wrong or poor advice. It emphasised that, whilst charity and caseworker should endeavour to have an understanding of priority debts, they should consider carefully the advice given on debt unless they had received proper training and were indemnified. All cases for debt advice could be referred to the Seafarer's

Benefit Advice Line (SBAL) or a local Citizens Advice Bureau. Independent professional debt advisors should be avoided, as they would usually charge a fee.

f. Caseworking in Areas With High Numbers Of Seafarers

The Working Group recommended that the Almonising Charities should endeavour to utilise any personnel in those areas, trained as a caseworker, and involved with seafarer's welfare e.g. Port Chaplains. In addition, if demand is sufficient, consideration should be given to the recruitment of volunteer caseworkers.

g. Caseworking in Areas With Low Numbers Of Seafarers

The Working Group recommends the use SSAFA Forces Help caseworkers in areas where there are no trained seafarer's caseworkers. Under their own Charter SSAFA Forces Help have always assisted merchant seafarers and fishermen who have served 'Under Admiralty Charter' – UK hostilities – but have also been extremely helpful in all cases. Most of their caseworkers are properly trained and have, for sometime, carried out work on behalf of two nautical charities.

As a result of a recent agreement with the MNWB they will casework, via home visits, all merchant seafarers and fishermen in areas where there are no nautical charities 'represented' or cannot be covered due to other commitments. This is conditional upon all requests for a SSAFA Caseworker being generated through the Board (with the exception of Shipwrecked Mariners).

The costs of this work (inc. Shipwrecked Mariners) is funded by the MNWB and includes both home visits to new applicants and regular (usually 3 yearly) home reviews of annuitants.

XIII APPLICATION FORMS

The Working Group agreed that it is in the interests of both the applicant and the caseworker to keep the amount of paperwork to a minimum. It recommends that all nautical charities accept an application on any form (which included the MNWB's Common Application Form). Any society requiring further information from an applicant should ask supplementary questions only.

XIV REVIEW OF REGULAR RECIPIENTS CIRCUMSTANCES

The Working Group considers that it is essential that charities giving regular grants should review the circumstances of their recipients periodically.

In an ideal situation recipients should be visited, in their homes. With the exception of special circumstances reviews should not exceed four yearly for adults and annually for families with children. The purpose of such a visit is to ensure that circumstances have neither changed for the better or worse.

XV CURRENT LEVEL OF GRANTS AND PROJECTED INCREASE IN DEMANDS

a. Regular Grants

Members agreed that the current level of regular grants to infirm or older seafarers and/or their dependants fall well below the current disregard level of £20 per week in most cases. All charities have increased regular grants to the equivalent of £10.00 per week. IMarEst Guild of Benevolence, which does not require revenue support from KGFS, alone pays £20 per week.

Regular grants to families, irrespective of size, or for individual children tend to be higher and in some cases considerably so.

Members noted that the Watson Wyatt Report and other evidence gave a cautious view of the future. The Group agreed that annuities should be regularly reviewed by themselves taking into account statutory benefits against Income and Expenditure. The findings of such reviews will be circulated to KGFS.

b. 'One-Off' Grants

The Working Group recommended that the following list of headings, which is not exhaustive, are appropriate for consideration as 'One-Off' grants.

- Emergency building repairs, or refurbishment, which might include central heating, double glazing etc. Replacement of furniture and domestic appliances (including televisions etc). It is further recommended that any electrical or gas appliances should always be new, and when appropriate installed by an authorised contractor, in order to avoid issues of liability (due to a fault), against the provider. Furthermore it is recommended that the charity make the purchase directly rather than award the money to the recipient. *The Group agreed that members of an applicant's family should be approached to provide some help if they were liable either to benefit at the time (e.g. by lodging in the same house), or in the future via the recipients legacy.*
- Financial assistance towards private medical treatment. This should only be provided when there is clearly no possibility of NHS funding and the applicant's independence, or quality of life, is likely to be impaired. All such treatment should only be agreed on a fixed price basis i.e. when there was a commitment by a private hospital or clinic to cover any complications at no further cost. It was also noted that

serving seafarers and their spouses can be treated as priority cases at the Dreadnought Medical Service in St Thomas' Hospital, London. Retired seafarers with long service or intended long service (but not their spouses) can also receive treatment within the Unit.

- Travel costs dependent upon the circumstances.
- Debts. Priority non-negotiable debts should be considered and could include debt counselling. Additionally sympathetic consideration should be given to debts such as telephone bills, TV Licences etc.
- Respite care. This is a comparatively costly area although usually on a short term basis. Charities are recommended to consider such requests sympathetically.

c. Larger 'One Off' Grants

The Group recommended that the following items justified consideration for large 'one-off' grants:

- i) Electric wheelchairs or scooters. These are usually priced at around £1,500 and. They are available from the

Mobility Bureau
2 Horseshoe Park
Pangbourne
Berks RG8 7JW
Tel 0118 9843559

and other sources. Financial assistance should be considered only on the recommendation for a particular appliance by a qualified occupational therapist. The funding charity should ensure that a maintenance contract is in place.

Each charity should consider ensuring that an agreement was drawn up with the beneficiary to ensure that these appliances are returned when the recipient no longer had a use for them. The Mobility Bureau will then refurbish them for another user.

Provision of the following items should be available from local authorities, but it was noted that financial constraints often leads to unacceptable delays and therefore a grant should be considered sympathetically.

- ii) Stair lifts. The anticipated cost should be between £1,200 and £2,500. The funding charity should ensure that a maintenance contract is in place.

- iii) Assisted baths or disabled fitted shower units and bathroom modifications. The costs should be anticipated as £6-700 for a bath hoist and £1,000 for a shower.
- iv) Entrance ramps and other modifications to property. The costs of such modifications are usually very high and therefore only a top up grant should be considered. Consideration for such grants should take into account the requirements laid down by the Disability Discrimination Act.

d. Grants For the Benefit of Families and Children

The Working Group noted that two specific nautical charities were able to assist these cases.

The Sailor's Families Society will assist the families of all seafarers (MN, RN and fishermen) in need. Assistance is by way of regular and one-off grants plus holidays.

The Royal Liverpool Seamen's Orphan Institution will assist orphans of merchant seafarers (i.e. when one parent has died). Assistance is by way of regular and one-off grants.

It was also noted that other nautical and non-nautical charities may be able to assist in such circumstances.

e. Grants Towards the Funding of Private and Higher Education

The Working Group noted that the Royal Merchant Navy School Foundation was the only MN Nautical Charity that assists directly with educational costs. The society's objectives and rules include educational, social, health and financial needs. All recipients must be a child of a seafarer and the need must be fully justified. Most beneficiaries are normally aged between 11 years and completion of a first degree. Some come from homes where one parent is deceased, seriously ill or disabled, or from broken families. Other children have special needs e.g. dyslexia

The Society's preferred placement is at Bearwood College (owned by the Trust but separately managed) where, in special circumstances, it will fully fund a child. This is a school for mixed ability pupils but has a special needs unit. Elsewhere the level of assistance is normally capped. In all cases parents are asked to contribute whenever possible.

f. Assistance Towards Training for Ratings to Qualify as Officers

The Working Group considered if funding was available to assist ratings in order for them to qualify as officers. It noted that there is a general feeling that many ratings would like to do so but that financial constraints, especially for those with family commitment, made this impractical.

It was agreed that the financial assistance from the Slater Fund, for this purpose and an interest free loan available from the Marine Society are extremely helpful, but probably insufficient for many such seafarers. In addition if the candidate is the son or daughter of a merchant seafarer the Royal Merchant Navy School Foundation can help. It was noted that only one employer is currently known to assist in such circumstances. It was further noted that other funding sources may be available and potential applicants can contact the Merchant Navy Welfare Board for advice.

g. Funeral Expenses

The members noted that in 1997 the MNWB had produced a booklet to give seafarers and their families' useful information about the costs of funerals. This has been designed to give guidance to those considering their legacy as well as the relatives of a deceased person. It is hoped that, whenever possible, charities will use this with other information and experience to give families early advice.

It was noted that the rules for state assistance towards funerals are complex, but ultimately the finances of close relatives are taken into account by local authorities. Additionally anyone, who out of goodwill, agrees to take responsibility for funeral arrangements can also be held responsible for the costs. As the cost of a funeral is usually around at least £1,700 it often places a huge burden on relatives, whose circumstances may already be difficult.

The Working Group recommends that each case should be examined upon its merits. Although only a few Constituent Members are currently able to assist directly, others can often consider relieving the financial burden on a family by assisting with other needs. Alternatively efforts should be made to consider whether, via Funder Finder, OBFA joblinks etc. there are any non nautical charities that maybe approached

It was also recommended that all charities should await DWP notification regarding an award before agreeing financial assistance. Any assistance should only be given towards actual burial or cremation costs. These may reasonably be considered to include the provision of a coffin, hearse, a single car for mourners, burial or cremation and a small service. Charities should be aware that some funeral directors might try and include the costs of other items such as arranging a reception for the mourners.

The working Group also considered that this was an issue requiring further consideration.

XVI DUPLICATION POLICIES AND THE MECHANISMS FOR INAPPROPRIATE DUPLICATION

The Working Group noted that there were currently around 22 of the MNWB Constituent Member Charities who ordinarily distribute one off and/or regular grants. The objectives of these charities are constrained by one or more of the following headings: -

- Care of elderly, infirm or needy seafarers and/or their dependants (incl. children);
- Care of orphans welfare and/or educational needs;
- Contributions towards medical needs;
- Qualifications and rank.
- Geographical location.

In addition some charities assist merchant seafarers, fishermen or both categories.

The Merchant Navy Welfare Board holds a computer-based 'Register of Grant Recipients & Applicants'. This contains details of all persons who have approached a nautical charity for a one-off or regular grant and the outcome i.e. whether successful or not. This enables the appropriate Constituent Charity to identify whether an individual has received caseworking, is already receiving, has received, or is currently seeking financial help, from another Constituent Charity.

The Register has proven invaluable to the charities in avoiding inappropriate duplication and, in rare cases, fraud. Since the publication of 1st Edition of the Report in 2000, there is evidence to suggest that no new applicants for annuities are being assisted by more than one nautical charity. The members agreed that the information held on the Register should be placed on a password protected, read only, website.

The Working Group agreed that duplication is administratively costly. They further accepted that, for those charities receiving grants towards revenue costs, the level of annuity should not normally exceed the informally agreed levels. The rationale behind this recommendation lies in the limited resources currently available among the Nautical Charities. Regardless, no annuity should exceed the DWP Disregard Levels.

The 'Register Of Grant Recipients & Applicants' is only able to identify grants made by Constituent Members but there are, inevitably, those receiving additional regular grants from other charities (which may include specific Royal Naval Funds). The Group agreed that this should not be discouraged in cases of genuine hardship, as it does not affect the overall funds available via the Nautical Charities.

It was agreed that one-off grants, of any size, can be shared among appropriate charities. It was also agreed that individuals receiving regular grants from one charity should not feel barred from approaching the same or another society for a one off grant.

XVII CLOSER CO-OPERATION AMONG THE ALMONISING CHARITIES

The Working Group continues to agree that the clients should always expect to receive the highest and most efficient levels of help. This requires a thorough mutual understanding of all the nautical almonising charities.

The members were pleased to note that there had been some significant rationalisation since 2000. Most notably three small Glasgow based charities had merged into one organisation – the Scottish Nautical Welfare Society, whilst the day to day administration of the Royal Seamen's Pension Fund was being undertaken by Shipwrecked Mariners. Such moves were intended to improve cost effectiveness and provide a higher standard of service to the beneficiary.

The Group encourages nautical almonising charities to consider whether there maybe further opportunities that would reduce administration costs and effort whilst providing at least as an effective or possibly better level of help to clients.

The Merchant Navy Welfare Board is willing to consider funding evaluation and feasibility studies towards rationalisation on behalf of its Constituents.

XVIII CO-ORDINATION WITH NON-NAUTICAL CHARITY BENEVOLENT FUNDS

The Working Group noted that there are a large number of occupational benevolent funds (OBF's) among UK charities. The most common reason for an ex-seafarer or their dependent being refused help from a nautical charity is due to insufficient service at sea (except in cases where the applicant has left the industry due to ill health). If an ex-seafarer was fit, but had insufficient service, it is likely that he or she would have one or more alternative occupation during a working lifetime. Many of these occupations have their own benevolent funds.

The Group believes that, within reason, the Nautical Charities have a duty of care to seek alternative assistance for ex-seafarers that they were unable to assist. It also noted that some OBF's might be able to offer a higher level of assistance.

Additionally the Merchant Navy Welfare Board holds a copy of a software package that is able to identify different funds to assist individuals. This programme is quite complex and requires a large amount of information about an applicant. It does not identify funds able to assist dependants. Additionally the Board is a member of OBFA (the Occupational Benevolent Funds Association) who have a dedicated help line, which members can use to identify alternative benevolent funds. The Board is happy to access this help-line on behalf of its Constituent Members. A database of such organisations is also available on the OBFA Website - www.joblinks.org.uk

XIX PUBLICITY TO REACH UNTAPPED POOLS OF POTENTIAL BENEFICIARIES

In 2000 the Working Group considered the most cost-effective means by which the nautical charities, particularly those involved in almonising, could better promote the help and assistance available. The following recommendations were made dependant upon the circumstances: -

a. National, local or specialist nautical press;

The cost of advertising nationally is prohibitive and it is unlikely that the issues would be considered interesting enough to include in editorials.

The specialist nautical press is generally felt to be sympathetic to the nautical charities and it is therefore likely that most would include a feature, from time to time, particularly if there is a story of human interest.

Church newspapers can be approached as useful national sources.

Local papers should be regarded as an excellent source as they are often keen to promote good causes that benefit people in their area. The MNWB Port Welfare Committee members often have useful contacts with their local media and the possibility of publicity would be added to the agendas of future PWC meetings.

b. National Television or Radio

It is regarded as unlikely that access to national broadcasting media can be successful other than via specialist charity programmes.

c. Local Television or Radio

Local radio in particular is considered a good source and again access might be arranged via the Board's PWC members.

d. Internet

Since 2000 many of nautical charities have set up their own web-sites including MNWB – mnwb.org. The latter has links to all known members' sites, has a copy of the 'Joint Nautical Charities Application Form' for downloading and is well visited. It is hoped that those seeking help on behalf of others will increasingly access the Internet.

e. Other Local Sources

It was noted that in 1999 the Mersey Mission had promoted the services of the almonising charities by placing advertisements in local venues. These included doctors and dentists surgeries as well as the local press. The response

was high and organisations are encouraged to consider whether there might be other similar opportunities in seafaring communities.

The Seafarer's Benefits Advice Line has provided information about the Nautical Almonising Charities via the Social Services, Benefits Agency and CAB publications.

Marine exhibitions may provide a useful opportunity to promote services. In order to avoid high costs the charities should co-operate on one stand or, ideally, obtain the support of a friendly exhibitor.

XX RATIONALISATION OF SERVICES, ISSUES FOR CONSIDERATION

The Working Group noted that this was a sensitive issue, but that there are good reasons for closer co-operation and almost certainly, in some instances, rationalisation.

The members recommend the following issues should be considered in the event that any charity wished to consider the rationalisation of all or part of its services.

- It is essential for the beneficiaries and future applicants (if appropriate), that personal contact can be maintained at a local level i.e. caseworker or 'agent'.
- That administration costs may be able to be reduced.
- The distribution of grants can be undertaken by one charity, on behalf of another, leaving the trustees free to examine applications and regularly review recipients.
- Those larger charities with full time staff can usually provide expertise and experience when dealing with issues such as Welfare Benefits.
- Any charity wishing to review its situation was encouraged to contact one of the larger nautical almonising charities and / or the Merchant Navy Welfare Board.

XXI CONCLUSION

The Working Group noted that there had been encouraging progress since the first Report was published. In particular there had been some useful rationalisation whilst charity staff and volunteers increasingly had a greater understanding of the need for better co-operation and collaboration.

XXIII ACKNOWLEDGEMENTS

The Board would like to thank the members of the Working Group for all their work and effort and all other individuals and organisations who have contributed.

Nautical Charities Providing Annuities

APPENDIX 1a

SOCIETY	Nautical Welfare Guide Page	Geographical Restrictions	Category of Seafarer?	Length of Service Req'd?	Age Limit?	Foreign Flag Service Allowed?	Wartime Service Allowance?	Medical Discharge Accepted?	Left on Compassionate Grounds Accepted?	Retired Seafarers?	Widows assisted?	Other Dependents assisted?	Common Law Partners assisted?	Divorced spouses or widows accepted?	Same Sex Partners Accepted?	SOCIETY
Grimsby Fishermens Dependants Fund	62	Grimsby	Fishermen	Life lost at sea	N/A						Yes	Yes				Grimsby Fishermens Dependants Fund
Honourable Company of Master Mariners	99	UK	MN Masters & Navigating Officers	Dependent on circumstances	Dependent on circumstances	Yes		Yes		Yes	Yes	Yes				Hon Co of Master Mariners
Hull Fishermens Trust Fund	69	Hull	Fishermen	Dependent on circumstances	N/A			Yes		Yes	Yes	Yes				Hull Fishermens Trust Fund
IMarEst Guild of Benevolence	97	Worldwide	MN, RN Engineer Officers & POs	Dependent on circumstances	Dependent on circumstances	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	IMarEst Guild of Benevolence
Leith Aged Mariners' Fund	86	Leith & Edinburgh	All	Dependent on circumstances		Yes		Yes		Yes	Yes					Leith Aged Mariners' Fund
The Manx Marine Society	96	Isle of Man	Merchant Navy	Dependent on circumstances				Yes		Yes	Yes	Yes				The Manx Marine Society
Lowestoft Fishermen Seafarers Ben. Society	94	Lowestoft & Gt Yarmouth	Fishermen	Life lost at sea	N/A	No					Yes	Yes	Yes			Lowestoft Fishermen Seafarers Ben. Socy
NUMAST Welfare Funds	114	UK	MN	20 years	55+	Yes	x2	Yes	Yes	Yes	Yes	Yes	Yes	Exceptional circumstances	Will consider	NUMAST Welfare Fund
Royal Liverpool Seamen's Orphan Institution	136	UK	MN + Fishermen	Either parent died, not necessarily in service	Children to 1st degree	Yes										Royal Liverpool Orphans Institution
Royal Merchant Navy School Foundation	143	UK	MN	6 years	Children to 1st degree	Yes		Yes				Childrens educational needs				Royal Merchant Navy School Foundation
Sailors' Families' Society	161	UK	All	Dependent on circumstances	Children up to 18 years in full time education	Yes		Yes		Yes - Dependent on children under 18 years of age						Sailors Families Society
Sailors' Orphan Society of Scotland	162	Scotland resident or origins	All	One parent lost during service	Children to 1st degree							Orphans				Sailors' Orphan Society of Scotland
Scottish Nautical Welfare Society	59	Central belt of Scotland	MN + Fishermen	Normally 15 years but dependant on circumstances	Normally 65	Yes		Yes	Yes		Yes		Yes			Scottish Nautical Welfare Society
Shipwrecked Mariners' Society	173	UK & Eire	MN + Fishermen	10 years	60+ unless medical	Yes	x 2	Yes	No	Yes	Yes	Only dependant children under 19 years	Yes	No	No	Shipwrecked Mariners' Society
Trinity House	191	UK	All	15 years	60+	Yes		Yes	Yes	Yes	Yes	Yes				Trinity House
Trinity House - Hull	192	UK	All	5 years accumulated service	60+	Yes					Yes	Yes				Trinity House - Hull
Tyne Mariners Benevolent Institute	194	Tyne	All	15 years	63+ unless ill	Yes		Yes			Yes					Tyne Mariners Benevolent Institute

Nautical Charities Providing One Off Grants

APPENDIX 1b

SOCIETY	Nautical Welfare Guide Page	Geographical Restrictions	Category of Seafarer?	Length of Service Req'd?	Age Limit (exc Emergency Grants)?	Foreign Flag Service Allowed?	Wartime Service Allowance?	Medical Discharge Accepted?	Left on Compassionate Grounds?	Serving Seafarers assisted?	Retired Seafarers assisted?	Widows assisted?	Other Dependents?	Common Law Partners assisted?	Divorced spouses or widows assisted?	Same Sex Partners assisted?	Emergency Grants e.g. clothing, rail fares?	Household Equipt assisted?	Medical Equipt assisted?	Education Needs assisted?	Funeral Costs?
Apostleship of the Sea	18	UK	All	Dependent on circumstance		Yes		Yes		Yes - Emergency	Yes - Emergency						Yes				
British & International Sailors Society	27	UK	All	Dependent on circumstance		Yes		Yes		Yes - Emergency	Yes	Yes	Yes				Yes			Yes - for seafaring training	
Fishermen's Mission (RNMDSF)	145	UK	Fishermen	Dependent on circumstances		Yes		Yes		Yes - Emergency	Yes	Yes					Yes				
Grimsby Fishermens Dependants Fund	62	Grimsby	Fishermen	Life lost at sea		No		Yes				Yes	Yes								
Hon Co of Master Mariners	99	UK	MN Masters & Navigating Officers	Dependent on circumstances		Yes		Yes			Yes	Yes	Yes					Yes		Yes	
Hull Fishermens Trust Fund	69	Hull	Fishermen	Dependent on circumstances		No		Yes			Yes	Yes	Yes								
IMarEst Guild of Benevolence	97	Worldwide	MN, RN Engineer Officers & Pos	Dependent on circumstances		Yes		Yes	Yes	Yes - Emergency	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Lowestoft Fishermen Seafarers Ben. Socy	94	Lowestoft & Gt Yarmouth	Fishermen	Life lost at sea		No		Yes				Yes	Yes	Yes							
The Manx Marine Society	96	Isle of Man	Merchant Navy			Yes		Yes			Yes	Yes	Yes							Yes	
Marine Society & Sea Cadets	98	UK	All	Dependent on circumstances		Yes		No		Yes - Educational	Yes	Yes								Yes	Up to £300
Mersey Mission to Seafarers	105	Merseyside & Chester	All	Dependent on circumstances		Yes	x2	Yes		Yes - Emergency	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes		
Mission to Seafarers	106		All	Dependent on circumstances		Yes		Yes		Yes - Emergency	Yes	Yes	Yes				Yes		Yes	Yes	
NUMAST Welfare Fund	114	UK	MN	20 years	N/A	Yes	x 2	Yes	Yes	Yes - Emergency	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Not normally
Royal Liverpool Seamen's Orphan Institution	136	UK	MN + Fishermen	Either parent died, not necessarily in service	Children Up to 1st degree	Yes		N/A												Yes for orphans	No
Royal Merchant Navy School Foundation	143	UK	MN	6 years	Children Up to 1st degree	Yes		Yes					Childrens educational needs							Yes for children	
Sailors Families Society	161	UK	All	Dependent on circumstance	Children up to 18 years in full time education	Yes		Yes	Yes - Dependent on having children receiving Annuities												
Sailors' Orphan Society of Scotland	162	Scotland resident or origins	All	One parent lost during service	Children up to 1st degree	Yes		N/A					Orphans							Yes for orphans	
Seamen's Hospital Society	171	UK	MN + Fishermen	About 10 years		Yes		Yes	At discretion of Society	Yes	Yes	Yes	Yes	Yes	At discretion of Society	At discretion of Society	Yes	Yes	Yes		Yes - up to max of £300
Shipwrecked Mariners' Society	173	UK & Eire	MN + Fishermen	5 years	No	Yes	x 2	Yes	No	Yes - Medical	Yes	Yes	Only dependant children under 19 years	Yes	No	No	Yes	Yes	Yes	No	No
SSAFA Forces Help	175	UK	All MN & Fishermen who have sailed under Admiralty Charter	1 day's service under Admiralty Charter		No		Yes				Yes	Yes	Yes	Yes	Yes		Yes			
Trinity House	191	UK	All	15 years		Yes		Yes	Yes		Yes	Yes	Yes					Yes			

Appendix 2

Life Expectancy Table

Age	Male	Female	Age	Male	Female
46	36.992	39.979	74	11.956	14.657
47	36.008	38.996	75	11.289	13.942
48	35.025	38.014	76	10.649	13.249
49	34.044	37.034	77	10.035	12.579
50	33.065	36.057	78	9.448	11.931
51	32.089	35.082	79	8.888	11.307
52	31.115	34.110	80	8.355	10.707
53	30.145	33.141	81	7.850	10.131
54	29.179	32.175	82	7.371	9.579
55	28.217	31.214	83	6.919	9.051
56	27.259	30.257	84	6.493	8.547
57	26.307	29.305	85	6.092	8.067
58	25.361	28.358	86	5.716	7.611
59	24.422	27.417	87	5.364	7.178
60	23.489	26.482	88	5.035	6.767
61	22.565	25.553	89	4.728	6.379
62	21.651	24.634	90	4.442	6.013
63	20.749	23.725	91	4.176	5.668
64	19.860	22.827	92	3.929	5.342
65	18.985	21.940	93	3.701	5.037
66	18.126	21.066	94	3.489	4.750
67	17.283	20.207	95	3.293	4.481
68	16.459	19.362	96	3.112	4.229
69	15.653	18.532	97	2.945	3.993
70	14.869	17.720	98	2.791	3.773
71	14.105	16.925	99	2.649	3.568
72	13.365	16.149	100	2.519	3.376
73	12.648	15.393	101	2.399	3.198

NOTES FOR CLIENTS

What is SSAFA Forces Help?

SSAFA Forces Help is an organisation that aims to relieve need, suffering and distress amongst its beneficiaries. These include members and former members of the Royal Navy, Army or Royal Air Force, Their wives, former wives, husbands, former husbands, widows, widowers and dependants.

What SSAFA Forces Help will do

- If we find you have a need with which we can help, we will make every effort to assist you.
- We will treat you in a friendly, sympathetic and impartial way.
- We will treat in confidence the information that you give us about yourself and we will not pass on any of this information without your permission.
- We will tell you how we are going to deal with your case and let you know if this involves approaching other organisations, such as the Benefits agency or other charities.
- We will keep in touch with you and let you know how your case is progressing. The various processes may take some time.
- If we find that you have a need with which we cannot help, we will tell you. We will, if possible, tell you whether another organisation might be able to assist.

What to expect

Our philosophy is to help people to help themselves and we will involve you in any decisions that have to be taken.

We may need to complete a form on your behalf, which will include the relevant Service details, your income and expenditure, details of savings, and other information which all funds require before they can decide whether to help and by how much. Please note that the various funds have their own conditions on how they can help, but most do not wish us to give cash to clients.

Before asking any funds for help we will try to ensure that you are receiving all the state benefits to which you are entitled. To do this we may need to approach the Benefits Agency. Occasionally we find that a client is receiving a state benefit to which he/she is not entitled. In these cases we cannot proceed with the case until this is put right by the client.

How you can help us

Our caseworkers are trained volunteers. They are not paid and they work for SSAFA Forces Help in their spare time. Please treat them courteously and help them to help you.

How to contact us

Your caseworker's name is

Your SSAFA Force Help local Division is

Your SSAFA Forces Help local Branch is

Telephone number

Your Comments

- If you have a comment about our work good or otherwise, we would like to know.
- If you are unhappy about our service, talk about it with your caseworker or a secretary at your Branch.
- If you are still dissatisfied then you should write formally to:

Director of Welfare
SSAFA Forces Help
19 Queen Elizabeth Street
London
SE1 2LP

- If you are pleased with our service, please tell your friends about us.



The national charity helping serving and ex-Service men, women and their families, in need.

