

MERCHANT NAVY ASSOCIATION

England & Wales · Charity number 1135661

Details

Status Registered

Legal form Other

Registered 2010-04-26

Register [View on the Charity Commission register](#)

Contact

Address 8 Cumberland Place
Southampton
Hants
SO14 2BH

Phone 02381550105

Email secretary@mna.org.uk

Website www.mna.org.uk

Activities

Objects: 2.1 TO RELIEVE AND ASSIST ALL SERVING AND RETIRED SEAFARERS AND THEIR DEPENDANTS WHO ARE IN HARDSHIP OR DISTRESS BY REASON OF POVERTY, DISABILITY, SICKNESS, INFIRMITY OR OTHERWISE; TO SUPPORT THE FAMILIES OF SEAFARERS WHO HAVE LOST THEIR LIVES IN SERVICE OR RETIREMENT.2.2 TO EDUCATE THE WIDER PUBLIC ON THE ROLE, PURPOSE AND HISTORY OF THE MERCHANT NAVY AND FISHING FLEETS AND TO SUPPORT THOSE INTERESTED IN A CAREER AT SEA.

Activities: The Merchant Navy Association is a maritime charity that represents all seafarers in the UK and has the additional benefit of MNA branches in local communities. The objectives remain as stated in our constitution and our activities focus on meeting the needs of the seafaring community, both ashore and afloat, especially in times of hardship, sickness, bereavement and times of conflict.

Classification

- **How:** Makes Grants To Individuals, Provides Other Finance, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£73,762	£43,763	-	-
2024-08-31	£86,019	£58,375	-	-
2023-08-31	£49,056	£36,067	-	-
2022-08-31	£43,566	£36,443	-	-
2021-08-31	£40,432	£32,511	-	-

Trustees

Name	Role	Appointed
Captain Ian Hodge	Chair	2020-12-10
ALAN SPEIGHT		2016-10-28
ANTHONY PETER HILDER		2020-12-10
Captain Charles Cecil Woodward AFNI		2020-12-10
Captain Henry Bryan Anthony Richard Andrews-Tipler BSc AFNI		2024-02-03
Francis Edward Kelly		2020-12-10
Gerard Michael McGeever		2022-10-29
Ian George Purvey		2024-07-13
Kenneth John Usher		2023-11-04
Michael Wootton		2016-10-28
Paul Bernard Minter		2022-10-29
ROY GLENCROSS		2016-10-28
Richard Stephen Saunders Evans		2024-10-26
Sharon Coveney		2024-02-03
Stephen William Todd		2024-10-26
Timothy Michael Brant MNMM FGI		2016-10-28

MERCHANT NAVY ASSOCIATION

England & Wales - Charity number 1135661

Accounts



The Merchant Navy Association
from ship to shore, from past to present



Attachment 2.

AGM Agenda Item 6.

THE MERCHANT NAVY ASSOCIATION

Registered as a charity in England & Wales as charity number 1135661

And in Scotland as charity number SC052677

8 Cumberland Place

Southampton

SO15 2BH

ANNUAL REPORT & ACCOUNTS

1st September 2024 to 31st August 2025



The Merchant Navy Association
from ship to shore, from past to present



THE MERCHANT NAVY ASSOCIATION

BOARD OF TRUSTEE'S REPORT & ANNUAL ACCOUNTS

1st SEPTEMBER 2024 to 31st AUGUST 2025

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THE MERCHANT NAVY ASSOCIATION
TRUSTEES REPORT
FOR THE YEAR 1st SEPTEMBER 2024 to 31st August 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees who manage the Association – The National Councillors:

Executive Committee (with effect from 26th October 2024):

Capt. I Hodge MRIN MNI	Chairman
Capt. C Woodward MNM AFNI	Vice Chairman
Capt. D Parsons	Secretary * (Re-elected 26 th October 2025, Retired 16 th December 2024)
Capt. David Knight JP	Branch Liaison * (Resigned November 2024)
T Brant MNM FEI	Events & Welfare Officer
R Glencross MNM	Membership Secretary
P Minter	Deputy Membership Secretary
G Dodson	Treasurer
I Purvey	Deputy Treasurer
F Kelly MNM	Deputy Events Manager
G McGeever BSc (Hons) CEng MSOE MIPlantE	Deputy Welfare Officer
K Usher MNM	Deputy Secretary * (Secretary from 16 th December 2024)
C Edwards	MNABC Commodore * (Resigned November 2024)

Other Councillors:

A Hilder	Councillor
A Speight BSc Ieng IMarEng	Councillor (Re-elected 26 th October 2024)
M Wootton	Councillor
H Andrews	Legal Advisor (Elected 26 th October 2024)
S Coveney	MNWB Liaison Officer (Elected 26 th October 2024)
S Todd MNM	Councillor (Appointed 26 th October 2024 subject to election at the 2025 AGM)
R Evans	Councillor (Appointed 26 th October 2024 subject to election at the 2025 AGM)
A Palmer	Councillor (Appointed 26 th October 2024 subject to election at the 2025 AGM)
Capt. T Hughes FRIN FNI	Webmaster * (Resigned December 2024)
Capt. G Peaston	Councillor * (Died April 2025)



Trustee elections: Trustees are elected, by rotation, for a five-year term of office by the Annual General Meeting. An executive committee consisting (as of 26th October 2024 and subject to review) of the Chairman, Vice Chairman, immediate past Chairman, Secretary, Treasurer, Membership Secretary, Events & Welfare Officer are elected by the National Council under the election regulations. The executive committee is responsible for the day-to-day administration of the Association. The National Council is empowered to make interim appointments to itself between AGMs.

The Association would like to record our sincere thanks and appreciation to those Councillors who resigned, retired or sadly “Crossed the bar” whilst in office, for their commitment and dedication to service for the greater good of the Association and to the wider MNA membership and respective affiliated Branches.

PATRON (*Elected by National Council*)
Admiral Lord West of Spithead GCB DSC

President & Vice Presidents (*Elected by National Council*)
Captain Sir Ian McNaught KCVO MNM FNI (President)
Captain John Sail MNM (Vice President)
Captain Malcolm Mathison MNM (Vice President)

The National Council would like to extend our sincere thanks and appreciation to our Patron, President and Vice Presidents for their ongoing support to our Association, its membership and for the general promotion of the campaign for the recognition and respect of active and retired seafarers of the Merchant Navy and Fisheries for the sacrifices made during times of peace and conflict.

Bank

National West Minster
119 High Street
Scunthorpe
DN15 6LT

Accountants

Forrester Boyd Chartered Accountants
26 South St. Mary's Gate
Grimsby
DN31 1L



**THE MERCHANT NAVY ASSOCIATION
TRUSTEES REPORT
FOR THE YEAR 1st SEPTEMBER 2024 to 31st August 2025**

GOVERNANCE

Charity Name: THE MERCHANT NAVY ASSOCIATION

Registration Details: The Association is registered with the.
Charity Commission for England & Wales as number
1135661
Office of the Scottish Charity Regulator Scotland (OSCR) as
number SC052677

Charity's registered office: 8 Cumberland Place, Southampton, SO15 2BH

Phone: 02381 550105

Email: secretary@mna.org.uk

Website: www.mna.org.uk

Note: The Charity does not own or rent property but is grateful to the Merchant Navy Welfare Board for allowing it to register it at their address which will allow for continuity.

OBJECTS AND ACTIVITIES

Public benefit: The objects of the Charity are for public benefit, to provide charitable support and services to the Association's membership, other connected persons, or associations, societies or other bodies whose objects are similar.

Governing Document: The Constitution adopted 11th June 2009; and amended on 24th October 2020, 24th April 202 and 26th May 2022.

Constitution: The Merchant Navy Association is an unincorporated association.

Summary of the objects set out in the Constitution.



- To foster comradeship and consideration to all those in the community of the sea.
- To help relieve and assist all serving and retired seafarers and their dependants who are in hardship or distress by reasons of poverty, disability, sickness, infirmity or otherwise, to help support the families of seafarers who have lost their lives in service or retirement.
- To inform the wider public on the role, purpose and history of the Merchant Navy and Fishing Fleets and to signpost those interested in a career at sea.

The Constitution is reviewed on an annual basis to ensure that it remains relevant.

Annual General Meeting 2024: The 2024 Annual General Meeting took place in The Royal Hotel, Waterloo, Liverpool on Saturday 26th October 2024.

Risk Assessment: A Risk Assessment Policy is in place and reviewed annually.

Other Policies: The Association has other policies in place which include election rules, safeguarding, grievances, data protection, privacy and intellectual rights. Each policy is reviewed on an annual basis and updated as necessary.

Data Protection: The Association complies fully with all data protection regulations and is registered with the Information Commissioners Office.

Working with related Charities and Organisations: The Association works with other related parties. It is a constituent member of the Merchant Navy Welfare Board and regularly attends various appropriate meetings of their members. It is also a member of or works closely with several veterans' organisations to lobby for and improve entitlements for Merchant Navy Veterans. The Merchant Navy Association is the sole body issuing veteran badges on behalf of the UK government.

Meetings: The National Council endeavours to meet four times per year. In normal circumstances two of those meetings will be held in a geographically convenient location and venue with suitable accessibility and facilities for attendees whilst the other two are held online.

Membership: Membership is open to individuals over the age of 18 who are resident in the United Kingdom, have UK Nationality, or reside in a country where an international Branch exists and/or are serving or have served.

- On a merchant ship
- On a fishing vessel
- As an employed crew member aboard a yacht



- As a member of a lifeboat crew
- As an employee of the Maritime & Coastguard Agency or its equivalent

Associate membership is available to those who do not qualify for full membership but who support the Objectives of the Association.

All UK members pay (currently) an annual subscription of £12.00 and those from overseas £18.00, primarily to cover the printing and postage costs of the Full Ahead magazine which is published on a quarterly basis. During this financial year we have welcomed over 140 New members to the Association but unfortunately and with deep regret 35 died or resigned from membership. It is encouraging to note that membership at National level continues to increase but there are many more potential new members from both current active seafarers and those who have left or retired from the industry.

Administration: The day-to-day administration of the Association is undertaken on a voluntary basis by the members elected to the Executive Committee working from their own homes. Regular online and face to face meetings are undertaken with Council members.

Branches: Branches are affiliated to and uphold the principles set out from time to time by the National Association. All operate autonomously and are responsible for their own governance and finances. Branches agreeing to abide by the principles and guidelines issued by the National Association are allowed to use the MNA Name and logos which are copyright owned by the National Association.

The Association has branches throughout the United Kingdom and one overseas in the following locations.

Aberystwyth	Immingham	Ribble Valley
Axe Vale	Ipswich	Salford
Blackpool	Kent	Scarborough
Boston & Lincs	Liverpool	Solent
Bristol	London & Greater London	Tamworth
Caithness	Mansfield & Ashfield	Taunton
Dormanstown & Redcar	Medway	Tilbury
Dumfries	Midlands	Torbay
Edinburgh & Forth	Morecambe Bay	Weymouth & Portland
Exeter	Newport	Walton & District
Felixstowe	North Wales	West Norfolk
Glasgow & Clydeside	Pill & North Somerset	Western Isles
Harrogate	Plymouth & Southwest	Wirral



Overseas: Singapore *Enquiries have been received relating to the potential of a new Branch being set up and launched in Portugal but remains very much in embryonic discussion phase.

Branches, provide an opportunity for fellowship and pride in being part of the Merchant Navy.

They enable members to foster a sense of belonging and being part of a cohesive movement to make changes happen and be a platform for change. They can also reach out to their local seafaring community and identify those who might be lonely or in need of help. Branches are an invaluable part of the Associations network.

Branch activities: All branches, whilst remaining autonomous, work closely with the National Association, which provides them with advice, guidance and support where needed.

The National Council: shall consist of no less than eight, nor more than twenty-one, National councillors.

The National Council shall meet together for the conduct of business as often as it shall think fit but shall endeavour to meet at least three times each year plus an AGM.

National Council meetings can be held online or in person.

The National Councillors are elected on a rotational basis by the AGM.

Each Councillor being elected for a term of five years and may seek re-election at the end of that term of office.



**THE MERCHANT NAVY ASSOCIATION
TRUSTEES REPORT
FOR THE YEAR 1st SEPTEMBER 2024 to 31st August 2025**

ACHIVEMENTS AND PERFORMANCE

Strategic review sub-committee initial report: The initial report compiled by the strategic review sub-committee was submitted at late notice to the October 24 Quarterly Council meeting for information, which would then require further ongoing discussion and decision that would effectively put the meat on the skeleton.

To progress this initiative several meetings were held via both Zoom and subsequently Teams. Numerous proposals were put forward to bring about a more pro-active involvement of those elected to National Council and to enshrine into our everyday dealings a more open, transparent and democratic processes at the appropriate levels of decision making.

Change of National Secretary: The former National Secretary Captain David Parsons decided to retire from his role due to the workload expected within the post of National Secretary which was taking up far more of his time as a volunteer on behalf of the MNA in the role of National Secretary than he intended and despite several attempts to talk him out of retiring he stood firm in his decision. This meant that his former Deputy, Ken Usher would step up to the role of National Secretary a year sooner than ever anticipated from the 16th of December 2024 and in the meantime, David kindly agreed to work closely with Ken Usher during his period of notice to provide a seamless handover of the role and its responsibilities.

The National Council issued a letter setting out its sincere appreciation and thanks for the commitment and dedication to office and the wider membership of the MNA by Captain David Parsons. A copy of the letter was also published within the Associations "Full Ahead" quarterly magazine.

Strategic review Executive Statement: Following a series of online meetings the Executive issued a statement out to the National Council at a special meeting held on the 11th January 2025 setting out a list of proposals for consideration, recommendation and adoption by the National Council at its subsequent meeting to be held on 1st February 2025, allowing individual members of the National Council to consult with their Branches or other colleagues and to ask any questions for clarity during the



intervening period. Each of the respective proposals was talked through and debated at the meeting on the 11th of January 2025.

A copy of the Executive Statement was issued to all Branches and is available upon request via secretary@mna.org.uk

National Council endorsement of proposals: The Executive Statement issued on 11th January 2025, was addressed in full, at the Quarterly meeting held on 1st February 2025 resulting in the overwhelming majority (all bar one) being moved, seconded and voted upon individually and endorsed unanimously by the attendees of the meeting. The proposals endorsed also included the advertising for a new Webmaster and for two additional roles of Press and Publicity Officer together with advertising champ (this latter role remains vacant if anyone is interested).

With the adoption of the Executive Statements proposals, several roles and responsibilities changed along with titles being filled the details of which are contained within the Executive Statement.

The contact details for the revised roles are as follows:

Chairman, Ian Hodge – chairman@mna.org.uk

Vice Chairman, Gerry McGeever – vicechair@mna.org.uk

Membership, Roy Glencross – membership@mna.org.uk

Dep' Membership, Paul Minter – depmem@mna.org.uk

Events & Welfare, Tim Brant – events@mna.org.uk

Treasurer, Glyn Dodson – treasurer@mna.org.uk

Dep' treasurer, Ian Purvey – deptreas@mna.org.uk

Full Ahead, Sandra Turner – fullahead@mna.org.uk

Governance, Henry Andrews – governance@mna.org.uk

Conference/Branch Comm's, Ned Kelly – conferencebranch@mna.org.uk

Webmaster, Mike Fitzpatrick – webmaster@mna.org.uk

Press and publicity, Jon Whowell – pressandpublicity@mna.org.uk

Secretary, Ken Usher – secretary@mna.org.uk

Review of and updating of website: It was agreed by the National Council that the MNA Website would be updated. Therefore, several quotes to undertake the work were obtained in line with good governance and financial responsibility with Council finally opting to engage the services of Grow Media to assist in this review and updating of the website the domain address for which remain unchanged at www.mna.org.uk
The National Council recorded its sincere thanks and appreciation to the former MNA webmaster Captain Terry Hughes, who developed the previous website from scratch

without any previous experience in web development and overseen its operational function for over a decade, for which we shall be forever grateful.

Essential Trustee Training: Following the changes adopted by the National Council in February 2025, a training need was identified as many of the elected National Council members had not undertaken any training in 'good governance or the roles and responsibilities of Charity Trustees' The Association is a registered Charity which seeks to keep pace with diversity, inclusion and good governance advice. Training for National Council members was therefore considered important.



This dedicated training session was generously funded by the MNWB and delivered with professionalism by the Hull CVS on 11th April 2025 prior to the quarterly council meeting being held in Hull the following day. The MNA wishes to place on record its grateful thanks to both organisations for the respective funding and delivery of the training.

Quarterly National Council Meeting 12th April 2025 – Hull

At this meeting the Council and visiting members had the pleasure to hear the very welcomed address from the Associations President Sir Ian McNaught KNVC MNM FNI. Within his address to the meeting Sir Ian confirmed his grateful appreciation to be elected as President and pledged to work closely with the Executive, National Council and just as importantly our individual members throughout the UK and further afield to promote the interests of active and retired seafarers at every opportunity and at every level of discussion or debate.

Additionally, we were extremely pleased to welcome a variety of individual members, and an extra warm welcome was given to Geoff Johnson of the Independent Hull MNA and National MNA who proudly gave members of the National Council a tour around historical sites and in particular the Trinity House Old Boys statues.

MNA Awards: At the National Council meeting held in February, it was agreed that the Secretary should source the supply of special awards which would be issued to individuals who have made a significant contribution to the development of the MNA. This was undertaken and the first presentations arranged to take place in London over



the weekend of the MNDCS at Tower Hill. Other intended recipients could not attend in person, so alternative arrangements are being made to have their awards presented separately.

Chairmans Training & Development: As part of the ongoing training and development sessions it was also agreed that the Chairman of the Association would also undergo training which he completed in June along with several Chair persons from other Charitable organisations both within and external to the Maritime community which also encouraged exchange in ideas and allowed for a degree of networking, enabling Ian Hodge to promote the aims and objectives of the MNA.

VE Day Commemorations: (8th May 2025) The Nation had the opportunity to pay its respects and gratitude in honour of the Second World War generation from across the UK and Commonwealth, through a series of national and local events and the observance of a two-minute silence. Additionally, members of the public were able to watch the VE Day 80 military procession and fly past that took place on the 5th of May 2025. Once again there was a distinct lack of mention across all media platforms of the involvement and commitment of the brave men and women of all ranks of the Merchant Navy.

Plymouth MNA Grant application to MNWB. An application was made to the MNWB for a grant towards the commissioning of a plaque in acknowledgment to the sculpture of the “night watchman” statuette designed by Bill Favata a former Master Mariner and latter a lecturer at the Plymouth School of Maritime Studies teaching young cadets. Bill was also a prolific artist. The Branch sought to raise the figure of around £1100.00 for the plaque and any additional sum raised would go towards the memorials upkeep situated on the Hoe. We are pleased to confirm that the MNWB endorsed the application for which the Plymouth MNA and the National Association express our grateful thanks.

VJ Day Commemorations. (15th August) The national and commonwealth tributes were led in the UK by the King and Queen and who were joined by World War two veterans at the National Memorial Arboretum in Staffordshire and a two minutes silence was observed throughout the UK and Commonwealth Countries. The Service was well attended by national and local members.

MN Day (3rd September 2025). This year marked the 10th Anniversary of the campaign to fly the “Red Ensign” and to promote awareness about the contributions of merchant seafarers in both times of conflict and peace. The campaign has gone from strength to strength since its inception back in 2015 but there is certainly a lot more progress to be made.



The campaign which is held on the same date each year seeks to ensure that local town, city and other metropolitan authorities fly the Merchant Navy's flag also known as the "Red Duster" above town halls and council houses across the UK to show support for the MN and in recognition of the vital role merchant seafarers play in keeping the nation supplied and in global maritime trades.

The date (3rd September) marks the outbreak of war together with the anniversary of the sinking of the SS Athenia, the first British merchant ship (passenger) sunk by the Germans during WW2 which in turn began the longest continuous campaign of the war, being the "Battle of the Atlantic".

Various services and ceremonies were held throughout the UK and Commonwealth who also recognise the date in honour of their own merchant seafarers.

Merchant Navy Medal for Meritorious Service (MNM) On the 3rd September 2025, this year's recipients of the award was announced and awarded to seafarers who have set an outstanding example to others by their devotion to duty or exemplary service and for people who are serving or have served in the Merchant Navy or fishing fleets of the UK, IOM, Channel Islands or the British Overseas Territories.

We are delighted to confirm that of the 12 medals awarded this year our very own National Council member Sharon Coveney was justifiably awarded the MNM for services to safety and welfare. Sincere Congratulations are sent to Sharon on her significant achievement.

Merchant Navy Day Commemorative Service (7th September) This day of commemorative services is held on the Sunday nearest to the 3rd of September. Many, many commemorative services were held and very well supported throughout the UK and Commonwealth particularly in the traditional maritime ports and cities.

This year's principle MNDCS organised in collaboration of senior MNA National Councillors as members of the MNDCS organising committee and on the day of the service held at the MN Memorial, Trinity Square Gardens, Tower Hill, London, this also involved the Merchant Navy Association Patron, President, Vice Presidents, Chairman, Ceremonials Officer and was supported by many other MNA members and Branches from around the UK, the service was well-attended in thankfully good weather.

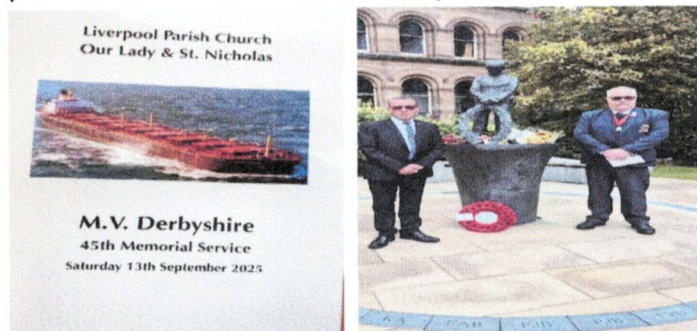
It was noted that the number of veterans attending is dwindling for a variety of reasons – something that this association will have to address and find some form of solution to improve recognition of the ordinary serving (past and present) seafarers of the Merchant Navy.

A separate report will be published on the MNA website being www.mna.org.uk

MV Derbyshire Memorial Service. A service to mark the 45th anniversary of the sudden and tragic loss of the MV Derbyshire with its 42 crew and 2 wives on board on the 9th September 1980 during typhoon Orchid in the South China Sea, was held on Saturday 13th September 2025 at Liverpool Parish Church of Our Lady and St. Nicholas, Chapel St, Liverpool (opposite the Pier Head) also known as the Seafarers Church.

The MV Derbyshire remains the largest UK built and registered vessel to be lost with all hands onboard. The families and supporters of those lost on the Derbyshire created the registered Charity - the Derbyshire Family Association, a campaigning body who fought long and hard to seek and secure justice on behalf of their loved ones and to find answers to the tragic loss. These dedicated individuals of the DFA secured funds to search for and locate the vessel remains, which led to the conclusion that there was no blame placed on the crew which perished.

The MNA were represented at the service by our National Chairman, Secretary and various members from the Liverpool, Merseyside, Wirral and North Wales Branches, with the MNA Liverpool Standard and that of the Liverpool Retired Merchant Seamen on parade as a show of utmost respect.



Merchant Navy Annual National Service. The Annual Service in honour of the Merchant Navy was held at St. Pauls Cathedral, London on the 9th October 2024 and was once again a very well organised event and extremely well attended. The band of the Royal Marines played a variety of tunes and the last post. Although consisting of only three notes, leaves the listener with a feeling of melancholy and deep respect for those who have made their respective sacrifices in the duty of service to the Merchant Navy and their Country during times of peace and conflict.



Tickets for future services can be obtained free of charge from the Seafarers Charity who organise the event on behalf of the Maritime Community via www.seafarerscharity.org

Please remember for future services that all ranks are welcome to attend.

Falklands War Memorial Service – Pangbourne. The service of remembrance and thanksgiving was held on Sunday 15th June 2025 at the Falklands Island Memorial Chapel in Pangbourne. The service sheet included the names of the fallen, including those of the MN and RFA. Our Ceremonials Officer Charles Woodward graciously represented the MNA and officially laid a wreath on our behalf.

The Not Forgotten Association (NFA) Buckingham Palace Garden Parties once again the MNA were invited to submit names of members to attend the Garden Parties at Buckingham Palace. Furthermore, many of our members attend various regional events organised by the NFA (see www.thenotforgotten.org for more information) once again our grateful thanks go to the NFA for their support towards all Veterans including those of the Merchant Navy.

Veterans Issues and Recognition the Association recognises the significance of all MN Seafarers and Fishers who have worked in support of the UK and also its armed services in times of war and peace. The Association continues to lobby government and other organisations to ensure that these men and women enjoy the benefits given to ex-military personnel.

With the agreement of the Ministry of Defence, the Association takes responsibility for authenticating and issuing badges for MN veterans. Additionally, it is pleasing to note that Veterans UK, the government agency responsible for veteran's affairs, following successful negotiations with the Association are now issuing veterans cards to those eligible members of the MN. These include those who have served in the Royal Fleet Auxiliary, Royal Maritime Auxiliary and any seafarer who has served on vessels utilised in the support of the armed services. Advice on applications can be obtained from our Events and Welfare Officer via events@mna.org.uk

Full Ahead another successful year for our quarterly magazine – Full Ahead. This includes news about the association, its branches, diary events and articles of general interest to members of a maritime nature. The editor, Mrs Sandra Turner, works tirelessly in compiling the magazine and includes as much copy received from members and branches as possible. The National Council records its sincere thanks and appreciation to Mrs Turner for all her excellent work, time and commitment in producing this quality publication which is appreciated by all members of the MNA.

Collaborative Working Partnership with the Merchant Navy Welfare Board (MNWB)

The Association has long been a constituent member of the MNWB which extended an invite for a collaborative partnership which was gratefully accepted and has led to improvements in the administration and welfare signposting, training and development of MNA Trustees and more. It is clear to both organisations that the Association will remain autonomous. The benefits of this arrangement to the Association include but are not limited to access to better support from an organisation with professional staff, excellent knowledge and a wide range of contacts throughout the maritime community and links with other charitable organisations. We extend our thanks to the MNWB for their support and encouragement.

MN Association Boat Club (MNABC)

The Boat Club is open to all MNA members. The benefits include:

- Keeping the Association active in local sailing communities both on the coast and on inland waterways.
- Exchange of ideas for members through regional meetings.
- Lobby authorities on matters affecting safety on the water.
- Eligibility to fly MNABC pennant flag, lapel badge and clothing with logos for broader recognition.
- Affiliation to the RYA, other organisations and clubs.
- Partnership with the RNLI allowing members to become MNA-RNLI Volunteer Ambassadors.
- Promotion of the RNLI's Respect the Water Campaign on inland waterways.
- Formation of special interest groups, in particular the MNA Water Watch scheme.
- Publication of the MNA Boat Club's "Boating Basics" guide for newcomers to boating
- Producing regular articles in publications such as Full Ahead, The Pulse, Canals online etc.

With the mutual agreement of the Boat Club, and prior to the Annual General Meeting in October 2024, work was underway to separate it from the National Association in order that it can operate independently whilst maintaining its close affiliation, in the same way a local branch would operate. The Association would like to record its thanks the MNABC Commodore, Clive Edwards and the other MNABC committee members for all their ongoing work.

Merchant Navy National Honours Committee and Merchant Navy Medal for Meritorious Service



The Association is an active member of this committee for which it pays an annual subscription of £100. The committee reviews nominations and recommends them for an award. The MNA is continuing to support the Committee in its efforts to lobby government to raise medal's position in the Order of Wear.

Welfare Grants. The Association is empowered to award “one-off” grants to help both working age and retired seafarers and their dependent families. Whilst beneficiaries are primarily members, it can also help others who meet the criteria. These grants can be used for the purchase of capital items or towards support. In most cases, it will signpost applicants to other sources of help as well. Importantly, when appropriate, it works with other organisations to share costs and also to seek expert advice, such as obtaining benefits or debt counselling.

Archives and Research. The Association's archivist Ben Stock provides advice and information to the Council, the members and others in regard to MN History. He continues to add further information, including Survivor's Reports to the Stockbridge Compendium of 20th Century Merchant Navy & Fishing Fleet Wartime Casualties. The Association has agreed that, for a small fee payable to itself, information about ship losses during both World Wars, which in many cases can include survivors' reports, can be sent to enquirers. These maybe historians, or more likely, family members looking for information about their ancestors. The Association records it thanks to Mr Stock for all his hard work.

THE MERCHANT NAVY ASSOCIATION FINANCIAL REVIEW 2024/2025

MNA Account Status

<i>Account</i>	<i>Account at Q4 (31/08)</i>	<i>Change in the period (01/06 to 31/08)</i>	<i>Comment</i>
<i>Current</i>	£6,100.55	£737.12	Paid out £13,208 Receipts £42,812. £5k moved in from Reserve Account for Hull Council Meeting.
<i>Reserve</i>	£143,254.77	£22,206.94	Transferred in from Fundraising and donations. Monies transferred out to current account to maintain a working capital of £6k
<i>Fundraising</i>	£506.14	(£30,896.06)	Money moved out to allow this account to be used for small donations. This reduces the risk of losing money should the account be hacked.
<i>Welfare Support</i>	£3,664.39	(£223.20)	Paid out by T Brant 04.08.25 to Mrs. H XXXXX



Profit and Loss					
Merchant Navy Association					
For the Q4 and Year End					
Account	June 2025	Jul 2025	Aug 2025	Total for Q4	Total for the year
Turnover					
Bank Interest Income	£140.80	£134.16	£121.44	£396.40	£1,515.87
Donations received	£753.62	£382.66	£210.74	£1,347.02	£50,116.48
Membership Subscriptions	£1,190.36	£298.83	£134.00	£1,623.19	£18,194.54
Miscellaneous Income				£0.00	£1,720.00
MOD - Ministry of Defence (badge income)		£105.21		£105.21	£567.75
Shop (Slop Chest)	£81.50	£38.70		£120.20	£1,647.20
Total Turnover	£2,166.28	£959.56	£466.18	£3,592.02	£73,761.84
Gross Profit					
	£2,166.28	£959.56	£466.18	£3,592.02	£73,761.84
Administrative Costs					
Advertising & Marketing	£500.00			£500.00	£1,470.00
Bank Fees				£0.00	£5.50
Charitable Donations Paid			£250.00	£250.00	£464.21
Entertainment-100% business	£678.34			£678.34	£678.34
Hotels	£104.66		£609.97	£714.63	£4,867.10
Insurance				£0.00	£786.18
Legal Expenses			£940.00	£940.00	£940.00
IT Software - software support (Alphascan onl	£128.64	£128.64		£257.28	£2,952.54
MOD - Badge Costs		£141.35		£141.35	£526.89
Nat Standard, Funeral Drapes				£0.00	£121.48
Newsletter - Full Ahead, Printing		£1,620.21		£1,620.21	£8,986.38
Newsletter - Full Ahead, Postage		£2,801.60		£2,801.60	£9,997.06
Miscellaneous	£2,810.64			£2,810.64	£2,977.09
Postage	£160.40	£96.37	£57.44	£314.21	£1,120.17
Printing & Stationery	£42.07			£42.07	£123.71
Telephone & Internet	£35.88	£35.88	£35.88	£107.64	£430.56
Travel	£285.03		£60.55	£345.58	£3,928.37
Travel - International				£0.00	£411.54
Web Expenses		£150.00		£150.00	£4,753.66
Welfare Payments			£223.20	£223.20	£223.20
Total Administrative Costs	£4,745.66	£4,974.05	£2,177.04	£11,896.75	£43,763.98
Operating Profit	(£2,579.38)	(£4,014.49)	(£1,710.86)	(£8,304.73)	£29,997.86
Profit on Ordinary Activities Before Taxation	(£2,579.38)	(£4,014.49)	(£1,710.86)	(£8,304.73)	£29,997.86
Profit after Taxation	(£2,579.38)	(£4,014.49)	(£1,710.86)	(£8,304.73)	£29,997.86



This financial report has been prepared by the National Treasurer Glyn Dodson in conjunction with the Deputy National Treasurer Ian Purvey and has been presented to the National Council for their consideration and decision.

The National Council, having considered this financial report, hereby recommends that the report be endorsed and adopted by the Annual General Meeting.

Introduction

This report is in two sections, the first being for our financial performance for Quarter 4 covering the period 1st June 2025 to 31st August 2025.

The second section covers up to the end of the accounting financial year, 31st August 2025.

It is fair to say the last quarter is historically always quieter and the figures highlight that.

The performance over the year is where our interest should lay as this forms the basis of how well we did overall.

Profit & Loss Q4 (1st June to 31st August 2025).

Income – down on forecast by £4k

We only received £3,600 income in the last 3 months and that is really split between donations and membership.

Taken in isolation, it is worrying to see such a low level of income over 3 months.

Expenditure - down on forecast by £4K

Whilst we didn't spend as much as in the previous quarters and less than we budgeted, looking at the costs "Full Ahead" magazine at £4.4k this quarter is our single biggest outlay and the cost of which has increased since our Q3 report.

Conclusion Q4

The quarter with less income and less expenditure balances out to what was forecast in the 2024/25 budget.

Profit & Loss 2024/5



Income – up on forecast by £44.7k

Our income in the year is £73,762 which is extremely good. When setting out a budget you cannot consider donations, so our income is always perceived as low. This year we received £50k in donations. Membership was budgeted at £19,750 which is based on previous years, sadly this year is £1600 lower than forecast

Expenditure - down on forecast by £7K

We spent £43,763 this year against a budget-spend of £50,910. We also spent £1000 less on “Full Ahead” than anticipated.

Conclusion 2024/5 Overall.

We have made an exceptional overall figure of £29,997 profit, based on income v expenditure, but that has been totally reliant on donations made to the Association in their various forms.

I think we would all agree that there is an urgent need for an action plan to be established and thereafter executed successfully to improve national membership levels. It is estimated within maritime industry circles and via recent national surveys conducted by other maritime charities that there are close to 200,000 active and retired seafarers who would be eligible for full membership and many more who would qualify for associate membership.

I would also suggest we need to look at additional alternative revenue strings, the “Full Ahead” quarterly magazine is a quality publication, however we need to make it more attractive to potential advertisers so it can be self-funding. We could also investigate the potential of our own website.

A word of warning to all if we do nothing at all combined with a couple of bad years in obtaining donations and falling membership will clearly put the charity in a difficult situation, whereby some very difficult financial decisions will have to be made as we cannot allow the Association to wither on the vine.

Reserves policy: Funds are held to cover at least 12 months of operational costs.

Cash held: Cash at hand, in the bank on 31st August 2025 was £153,525 (£123,165 – 2023/24) in unrestricted funds. The main financial risk of the charity is a reduction in annual subscriptions and the loss of all donations/legacies.

Primary funding: The regular sources of annual funding are from:



- Membership subscription which, in 2024/25 amounted to £18194 (2023/24 - £19,787)
- Donations – the Association receives a number of donations annually. In 2024/25 these amounted to £50,116 (2023/24 - £58,462) including Gift Aid (All donors are asked to add Gift Aid where possible, and this money is reclaimed annually.) Legacies are also welcome.

Exceptional Transactions. There were none.

Future Plans. The activities of the Association are set to continue largely as above, and it will also explore means of trying to increase membership and other income streams.

Declaration. The trustees declare that they have approved the trustee's annual report above.

Signed on behalf of the trustees

Signature

Full name Captain Ian Hodge MNI

Position Chairman

Date 26th October 2024



**THE MERCHANT NAVY ASSOCIATION
INDEPENDENT EXAMINER'S REPORT ON THE FINANCIAL ACCOUNTS
FOR THE YEAR 1st SEPTEMBER 2024 TO 31st AUGUST 2025**

Independent Examiner's Report to the Trustees of Merchant Navy Association

I report to the charity trustees on my examination of the accounts the charity for the year ended 31st August 2025 which are set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act.
or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Carrie Jensen ACA
Forrester Boyd
26 South St Mary's Gate
Grimsby
DN31 1LW

MERCHANT NAVY ASSOCIATION

England & Wales - Charity number 1135661

Accounts



**Registered as a charity in England & Wales as charity number 1135661
and in Scotland as charity number SC052677**

**8 Cumberland Place
Southampton
SO15 2BH**

ANNUAL REPORT & ACCOUNTS

1st September 2023 to 31st August 2024

THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT & ANNUAL ACCOUNTS
FOR THE YEAR 1ST SEPTEMBER 2023 TO 31ST AUGUST 2024

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THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2023 TO 31st AUGUST 2024

STRUCTURE GOVERNANCE AND MANAGEMENT

Trustees who manage the Association – the National Councillors:

Executive Committee (with effect from 4th November 2023):

Capt I Hodge CMarTech FIMarEST	Chairman
Capt. C Woodward MNM AFNI	Vice Chairman
Capt. D Parsons MNM	Secretary
D Cornes MSc, FCMA (retd)	Treasurer (Retired 15 th July 2024)
T Brant MNM FEI	Events & Welfare Officer (Re-elected 4 th November 2023)
R Glencross MNM	Membership Secretary
G Dodson	Treasurer (Elected 4 th November 2023 and as Treasurer 15 th July 2024)
F Kelly MNM	Deputy Events Manager
G McGeever	Deputy Welfare Officer
D Knight	Branch Liaison Officer
P Minter	Deputy Membership Secretary
I Purvey	Deputy Treasurer (Appointed 13 th July 2024)
K Usher	Deputy Secretary (Elected 4 th November 2023)

Other Councillors:

C Edwards MBA B.Ed FTS MioS	Councillor (MN Association Boat Club Commodore)
A Hilder	Councillor
Capt T Hughes FRIN FNI	Webmaster (Retired 7 th February 2024)
D May	Councillor (Retired 9 th August 2024)
Capt. G Peaston	Councillor (Re-elected 4 th November 2024)
P Rogers	Councillor (Retired 3 rd November 2023)
A Speight BSc IEng IMarEng	Councillor
S Wiggins	Councillor (Retired 5 th October 2023)
M Wootton	Councillor
H Andrews	Legal Adviser (Appointed 29 th April 2024)
Ms S Coveney	MNWB Liaison Officer (Appointed 29 th April 2024)

Trustee elections Trustees are elected, by rotation, for a five-year term of office at the Annual General Meeting. An Executive Committee consisting of the: chairman; vice chairman; immediate past chairman; secretary; treasurer; membership secretary; and events & welfare officer is elected by the Council under the election regulations. The Executive Committee is responsible for the day-to-day administration of the Association. The Council is empowered to make interim appointments to itself between AGMs. The Association would like to record its thanks to those councillors who retired, most especially David Cornes who, as Treasurer, maintained the accounts over a period of four years.

Patrons (Elected by Council)

Admiral Lord West of Spithead GCB DSC
Captain Sir Ian McNaught KCVO MNM FNI (Elected 29th April 2024)

Presidents & Vice Presidents (Elected by Council)

Vivian Foster OBE	President (Retired 24 th July 2024)
D Hunter	Vice President (Passed away 18 th March 2024)
Capt J Sail MNM	Vice President
Capt M Mathison MNM	Vice President (Elected 29 th April 2024)

The Council would like to record its thanks our Patron, President and Vice Presidents for their on-going support. Particular thanks go to Mrs Vivian Foster OBE who had been the President for many years and has done so much, over that time, to promote the Merchant Navy and this Association.

Bank
National Westminster Bank
119 High Street
Scunthorpe
DN15 6LT

Accountants:
Forrester Boyd Chartered Accountants
26 South St Mary's Gate
Grimsby
DN31 1L

**THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT
FOR THE YEAR 1st SEPTEMBER 2023 TO 31st AUGUST 2024**

GOVERNANCE

Charity name: The Merchant Navy Association

Registration Details The Association is registered with the;
Charity Commission for England & Wales as number 1135661
Office of the Scottish Charity Regulator Scotland (OSCR) as number SC052677

Charity's registered address:	Until: 14 th July 2024	From: 15 th July 2024
	49 The Park	8 Cumberland Place
	Yeovil	Southampton
	BA20 1DF	SO15 2BH
Phone	01935 414765	02381 550105
Email	secretary@mna.org.uk	
Website	www.mna.org.uk	

Note: The charity does not own or rent property but is grateful to the Merchant Navy Welfare Board for allowing it to register it at their address which will permit continuity.

OBJECTS AND ACTIVITIES

Public Benefit The Objects of the Charity are for public benefit, to provide charitable support and services to the Association's members, other connected persons, or associations, societies or other bodies whose objects are similar.

Governing Document: The Constitution, adopted 11th June 2009; and amended on: 24th October 2020; 24th April 2021; and 26th May 2022.

Constitution: The National Merchant Navy Association is an unincorporated association.

Summary of the objects set out in its Constitution

- To foster comradeship and consideration to all those in the community of the sea.
- To help relieve and assist all serving and retired seafarers and their dependants who are in hardship or distress by reason of poverty, disability, sickness, infirmity or otherwise; to help support the families of seafarers who have lost their lives in service or retirement.
- To inform the wider public on the role, purpose and history of the Merchant Navy and fishing fleets and to signpost those interested in a career at sea.

The Constitution is reviewed annually to ensure that it remains relevant.

Annual General Meeting 2023 The 2023 AGM took place, in Tysley, Birmingham on Saturday 4th November

Risk Assessment A Risk Assessment Policy is in place and reviewed annually.

Other Policies The Association has other relevant policies in place which include election rules, safeguarding, grievances, data protection, privacy and intellectual rights. Each is reviewed annually and updated when necessary.

Data Protection The Association complies fully with all data protection regulations and is registered with the Information Commissioner's Office.

Working with related charities and organisations The Association works with other related parties. It is a Constituent of the Merchant Navy Welfare Board and regularly attends various appropriate meetings of their members. It is also a member of, or works closely with, several veterans' organisations to lobby for and improve entitlements for MN veteran.

**THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT
FOR THE YEAR 1st SEPTEMBER 2023 TO 31st AUGUST 2024**

Meetings The Council endeavours to meet four times annually. In the normal course of events two of those meetings are held in a geographically convenient venue whilst the other two are held on-line.

Membership: Membership is open to individuals over the age of 18 who are resident in the United Kingdom, have UK nationality, or reside in a country where an international branch exists, and are serving, or have served;

- on a merchant ship
- on a fishing vessel
- as an employed crew member aboard a yacht
- as member of a lifeboat crew
- as employee of the Maritime & Coastguard Agency or its equivalent.

Associate Membership is available to those who do not qualify for full membership but who support the Objectives of the Association.

All UK members pay an annual subscription of £12 and those from overseas £18, primarily to cover the additional printing and postage costs of *Full Ahead* – see P.5. During this financial year 116 (2022/23 – 114) new members were welcomed. Very sadly, 32 (2022/22 – 36) passed away or resigned. The Association would like to convey its deepest sympathy to the families of those deceased members. It is encouraging to see that the membership continues to grow.

ADMINISTRATION The day-to-day administration of the Association is undertaken by the members of the Executive Committee.

BRANCHES

Branches are affiliated to and uphold the principles set out by the National Association. All operate autonomously and are responsible for their own governance and finances. The Association has branches throughout the United Kingdom and one overseas in the following locations:

Aberystwyth	Immingham	Ribble Valley
Axe Vale	Ipswich	Salford
Blackpool	Kent	Scarborough
Boston & South Lines	Liverpool	Solent
Bristol	London & Greater London	Tamworth
Caithness	Mansfield & Ashfield	Taunton
Dormanstown & Redcar	Medway	Tilbury
Dumfries	Midlands	Torbay
Edinburgh & Forth	Morecombe Bay	Weymouth & Portland
Exeter	Newport	Walton & District
Felixstowe	North Wales	West Norfolk
Glasgow & Clydeside	Pill & North Somerset	Western Isles
Harrogate	Plymouth & Southwest	Wirral

Overseas: Singapore

Branches, in particular, provide an opportunity for fellowship and pride in being a part of the Merchant Navy. They enable members to foster a sense of belonging and being part of a cohesive movement to make change happen and be a platform for that change. They can also reach out to their local seafaring community and identify those who might be lonely or in need of help. Branches are an invaluable part of the Associations network.

Branch Activities

All branches, whilst remaining autonomous, work closely with the National Association, which provides them with advice, guidance and support if needed.

**THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT
FOR THE YEAR 1ST SEPTEMBER 2023 TO 31ST AUGUST 2024**

ACHIEVEMENTS AND PERFORMANCE

Summary of the main activities undertaken for the public benefit in relation to the objects.

Merchant Navy Day Commemorative Service (MNDCS) This is an annual event, organised by the Association, at the Merchant Navy War Memorial, Tower Hill, London on the Sunday closest to Merchant Navy Day (3rd September). In 2023 the event actually took place on Sunday 3rd September and was well attended by branches, national members, representatives of various maritime organisations and the public. Merchant Navy Day is also marked by all branches throughout the UK, either on the day or the nearest Sunday. Red Ensigns are flown in numerous locations on public buildings, churches and private homes.

Annual Seafarers' Service at St Pauls Cathedral, London This event, organised by the Seafarers' Charity, took place on 11th October 2023 and was well attended by national and branch members.

Remembrance Sunday MNA members represented the Merchant Navy at the National Remembrance Sunday marchpast, organised by the Royal British Legion in London on 12th November 2023. The Association also attends the service at the MN War Memorial at Tower Hill, London, where a wreath is laid.

Extraordinary events

D-Day 80th Anniversary Commemoration Events Members of the Council and local branches represented the Merchant Navy at various events around the UK on 6th June. Particular mention should be made of members of the Weymouth, Portland & District branch who, for many years, have represented the Merchant Navy at anniversary events along the Normandy coastline. 2024 was a particularly high-profile anniversary and their attendance included President Vivian Foster, Capt David Knight their chairman and a national councillor and branch members, including two standard bearers. The Association was very disappointed that by the lack of any mention, by the media, of the Merchant Navy's enormous involvement on both D-Day, and throughout the Invasion which officially ended on 30th August 1944.

It is pleasing to note that a number of fundraising events around the UK the Merchant Navy was equally recognised alongside the three armed services. That part any money raised was given to the Association, which would like to record its enormous gratitude to all those involved.

The Not Forgotten Association (NFA) Buckingham Palace Garden Parties This charity has long recognised and supported veterans who have served in the Merchant Navy. In 2024 they gave Garden Party tickets to 14 MN veterans. The MNA records it thanks for this and other support given by the NFA over many years.

Veterans' Issues The Association recognises the significance of all MN seafarers and fishers who have worked in support of the United Kingdom and also its armed services in times of war and peace. It continues to lobby government and other organisations to ensure that these men and women enjoy the benefits given to ex-military personnel. With the agreement of the Ministry of Defence, the Association takes responsibility for authenticating and issuing badges for MN veterans.

It is pleasing to report that Veterans UK, the government agency responsible for veterans' affairs, following detailed discussions with the Association, are now issuing veterans' cards to those MN veterans who are eligible. This includes those who have served in the Royal Fleet Auxiliary, Royal Maritime Auxiliary Service and any seafarer who has served on a ship in support of the armed services.

Shop or "Slop Chest" This is a service provided by the Association where its members can purchase items such as ties, badges, pennants and hardware. The Association would like to place on record its thanks to Mrs Sandra Broom who managed this important service until she retired from this in May 2024. At that time the contents of the shop were transferred to Ben Stock, MNA Researcher, who supported by Roy Glencross, Membership Secretary, is managing the shop on a temporary basis. The Merchant Navy Welfare Board have kindly offered to manage the sale of goods, on behalf of the Association and it is expected that this will take place during 2025.

The income for 2023/24 amounted to £3,046 (2022/23 - £4,428), whilst expenditure amounted to £1,163 (2022/23 - £1,539)

**THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT
FOR THE YEAR 1st SEPTEMBER 2023 TO 31st AUGUST 2024**

Full Ahead The Association produces and distributes, to its members, a quarterly magazine - *Full Ahead*. This includes news about the Association, its branches, events and articles of general interest. The editor, Mrs Sandra Turner, works tirelessly to ensure each edition includes both topical and historical items of interest and is widely welcomed by the members. Over the year, with the agreement of the trustees, the content has been increased, which has incurred some extra printing costs. The Association would like to record its thanks to Mrs Turner for her work in producing this excellent journal.

Website The Association maintains a website; www.mna.org.uk This includes details about its structure, objectives, branches and services. It continued to enjoy numerous visits, from around the world. The current webmaster is Capt. Terry Hughes, and the Association would like to record its thanks to him for maintaining this excellent site. With his imminent retirement it is intended that the website will be transferred, probably to a commercial organisation.

Collaborative partnership with the Merchant Navy Welfare Board (MNWB) The Association has long been a constituent member of the MNWB which extended an invitation for a collaborative partnership. This was gratefully accepted and has already led to improvements in the administration and welfare signposting. Both organisations have emphasised that the Association will remain independent. The benefits are that the Association can access better support from an organisation with professional staff, excellent knowledge and a wide range of useful contacts.

Office Administration In order to rationalise its administration the Association has now placed all its documentation in the cloud. This means that all the Executive Committee members now have instant, but secure, access to all material. Any document containing sensitive information, such as personal names and addresses, is password protected and only available to delegated members on a need basis. This is already contributing greatly to the efficiency.

Strategic Review The trustees have agreed to review the Association's strategy in the future. The primary purpose of this is to increase the membership and widen the age profile. The review will concentrate on looking at what the Association can do better for both those serving at sea and those from a seafaring background. This will include possible new objectives and also working more closely in collaboration with other organisations. The review is expected to include the appointment of an independent consultant. Depending upon the cost the Association may seek a grant from another maritime charity.

VE and VJ 80 Events 2025 At the time of this report it is unclear what commemorative events and celebrations will take place national on the anniversaries of VE Day – 8th May 1945 and VJ Day – 15th August 1945. The Association will do everything within its powers to ensure that the role of the Merchant Navy is recognised in equal part to that of the three armed services.

Members' Benefits Members benefit from a number of discounted retail services.

MN Association Boat Club (MNABC)

The Boat Club is open to all MNA members. The benefits include:

- Keeping the Association active in local sailing communities both on the coast and on inland waterways.
- Exchange of ideas for members through regional meetings.
- Lobby authorities on matters affecting safety on the water.
- Eligibility to fly MNABC pennant flag, lapel badge and clothing with logos for broader recognition.
- Affiliation to the RYA, other organisations and clubs.
- Partnership with the RNLI allowing members to become MNA-RNLI Volunteer Ambassadors.
- Promotion of the RNLI's *Respect the Water Campaign* on inland waterways.
- Formation of special interest groups, in particular the MNA WaterWatch scheme.
- Publication of the MNA Boat Club's "Boating Basics" guide for newcomers to boating
- Producing regular articles in publications such as Full Ahead, The Pulse, Canals on Line etc.

With the mutual agreement of the Boat Club, at the time of this report, work is underway to separate it from the National Association in order that it can operate independently whilst maintaining its close affiliation. The Association would like record its thanks the MNABC Commodore, Clive Edwards and the other MNABC committee members for all their work.

**THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT
FOR THE YEAR 1st SEPTEMBER 2023 TO 31st AUGUST 2024**

Merchant Navy National Honours Committee and Merchant Navy Medal for Meritorious Service

The Association is an active member this committee for which it pays an annual subscription of £100. The committee reviews nominations and recommends them for an award. The MNA is continuing to support the Committee in its efforts to lobby government to raise medal's position in the Order of Wear. It has expressed its disappointment and frustrations that this medal currently lies within the category *Long Service and Good Conduct*, whereas, in reality, all those who have received a medal have achieved so very much more.

Welfare Grants The Association is empowered to award "one-off" grants to help both working age and retired seafarers and their dependent families. Whilst beneficiaries are primarily members, it can also help others who meet the criteria. These grants can be used for the purchase of capital items or towards support. In most cases, it will signpost applicants to other sources of help as well. Importantly, when appropriate, it works with other organisations to share costs and also to seek expert advice, such as obtaining benefits or debt counselling. In 2022/23 the total awarded in grants, for a variety of purposes, amounted to £3,139 (2022/23 - £2,060)

Archives The Association's archivist Ben Stock provides advice and information to the Council, the members and others in regard to MN History. He continues to add further information, including *Survivor's Reports* to the *Stockbridge Compendium of 20th Century Merchant Navy & Fishing Fleet Wartime Casualties*. The Association has agreed that, for a small fee payable to itself, information about ship losses during both World Wars, which in many cases can include survivors' reports, can be sent to enquirers. These maybe historians, or more likely, family members looking for information about their ancestors. The Association records it thanks to Mr Stock for all his hard work.

FINANCIAL REVIEW

Reserves policy Funds are held to cover at least 12 months of operational costs.

Cash held Cash at hand, in the bank on 31st August 2024 was £123,165 (£95,754 – 2022/23) in unrestricted funds. The main financial risk of the charity is a reduction in annual subscriptions.

Primary funding: The regular sources of annual funding are from:

- Membership subscription which, in 2023/24 amounted to £20,798 (2022/23 - £19,787)
- Donations – the Association receives a number of donations annually. In 2023/24 these amounted to £58,462 (2022/23 - £22,439) including Gift Aid (All donors are asked to add Gift Aid where possible and this money is reclaimed annually.) Legacies are also welcome.

Exceptional Transactions There were none

Future Plans The activities of the Association are set to continue largely as above and it will also explore means of trying to increase membership.

Declaration The trustees declare that they have approved the trustee's annual report above.

Signed on behalf of the trustees

Signature



Full name Captain Ian Hodge MNI

Position Chairman

Date 26th October 2024

**THE MERCHANT NAVY ASSOCIATION
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR 1st SEPTEMBER 2023 TO 31st AUGUST 2024**

Independent Examiner's Report to the Trustees of Merchant Navy Association

I report to the charity trustees on my examination of the accounts the charity for the year ended 31st August 2024 which are set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Carrie Jensen ACA
Forrester Boyd
26 South St Mary's Gate
Grimsby
DN31 1LW

Date: 26 October 2024

**THE MERCHANT NAVY ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR 1st SEPTEMBER 2023 TO 31st AUGUST 2024**

	UNRESTRICTED GENERAL FUNDS	UNRESTRICTED GENERAL FUNDS
	2024	2023
	£	£
RECEIPTS		
Membership Subscriptions	20,788	19,787
Shop (Slop Chest)	3,046	4,428
Research	-	170
Miscellaneous income	2,153	1,906
Donations	58,462	22,439
Bank interest	1,322	326
MOD- Ministry of defence	248	
	86,019	49,056
TOTAL RECEIPTS		
 PAYMENTS		
<u>Charity Support</u>		
Telephone & Internet	197	139
Postage	1,631	1,676
Advertising and Marketing	1,420	620
Website Expenses	537	224
Newsletter - Full Ahead	8,539	7,175
Newsletter - Full Ahead (postage)	10,115	5,435
Welfare Payments	641	1,010
Charitable Donations	3,139	2,060
Veterans' Badges	135	96
Funeral Drapes	1,105	75
Merchant Navy Day Commemorative Service	60	-
Ministry of defence (Badges)	21	-
	27,538	18,510
<u>Admin</u>		
Stationery and Printing	2,619	775
Travel and Accomodation	9,062	8,044
Meeting Expenses	358	231
Insurance	850	772
Independent Examiner Fees	1,323	1,260
Professional Fees	1,925	1,620
Software Support	5,662	50
Slop Chest Expenses	1,163	1,539
Sundry Expenses	7,874	3,266
	30,837	17,557
	58,375	36,067
TOTAL PAYMENTS		
 SURPLUS / (DEFICIT) FOR YEAR	27,644	12,989

THE MERCHANT NAVY ASSOCIATION

STATEMENT OF FUNDS AS AT 31ST AUGUST 2024

Current Assets	2024	2023
Bank Current Account	4,436	5,320
Bonus Account	257	114
Welfare Support Fund	3,570	5,004
Bank Reserve Account	115,134	85,317
	<u>123,397</u>	<u>95,755</u>
Net Assets	<u>123,397</u>	<u>95,755</u>

REPRESENTED BY:

Accumulated Surplus brought forward	95,754	82,765
Surplus / (Deficit) for year	27,644	12,989
	<u>123,397</u>	<u>95,754</u>

THE MERCHANT NAVY ASSOCIATION
STATEMENT OF FUNDS AS AT 31ST AUGUST 2024

Notes:

STOCK

Slop Chest Stock as at 01 September 2023	£9,411
Slop Chest Stock as at 31 August 2024	£5,473

TRUSTEE'S EXPENSES

Trustee's expenses incurred in the year to 31 August 2024 by the Merchant Navy Association were £4,358 (2022/23: £8,044) in relation to expenses incurred by a number of trustees.

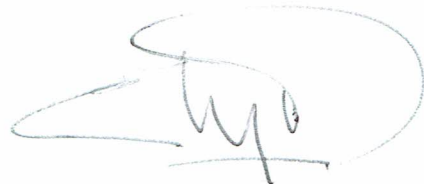
ASSETS RETAINED FOR THE CHARITY'S OWN USE

Nil

Approved by the trustees on 28th October 2024 and signed by



Captain I. Hodge MNI, Chairman



Mr G Dodson, Treasurer

MERCHANT NAVY ASSOCIATION

England & Wales - Charity number 1135661

Accounts



**Registered as a charity in England & Wales as charity number 1135661
and in Scotland as charity number SC052677**

**49 The Park
Yeovil
BA20 1DF**

ANNUAL REPORT & ACCOUNTS
1st September 2022 to 31st August 2023

THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT & ANNUAL ACCOUNTS
FOR THE YEAR 1st SEPTEMBER 2022 TO 31st AUGUST 2023

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THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2022 TO 31st AUGUST 2023 CONTINUED

STRUCTURE GOVERNANCE AND MANAGEMENT

Trustees who manage the Association – the National Councillors:

Executive Committee (with effect from 30th October 2021):

Capt I Hodge CMarTech FIMarEST	Chairman
Capt. C Woodward MNM AFNI	Vice Chairman
Capt. M Mathison MNM FEI MNI	Immediate Past Chairman (Retired 29 th October 2022)
Capt. D Parsons MNM	Secretary
D Cornes MSc, FCMA (retd)	Treasurer
T Brant MNM FEI	Events & Welfare Officer
R Glencross MNM	Membership Secretary (Re-elected 29 th October 2022)

Note: On 29th October 2022, at the AGM, Capt M. Mathison retired from the Council. The Council wishes to express its enormous gratitude to him for all his work and commitment over many years. Latterly this included unexpectedly taking on the role of chairman for almost two years.

Other Councillors:

C Edwards MBA, B.Ed (Hons) FTS and MIOs	Councillor (MN Association Boat Club Commodore) (Re-elected 29 th October 2022)
A Hilder	Councillor
Capt T Hughes FRIN FNI	Webmaster
F Kelly	Councillor
Capt D Knight	Councillor
G McGeever	Councillor (Elected 29 th October 2022)
D May	Councillor
P Minter	Councillor (Elected 29 th October 2022)
Capt. G Peaston	Councillor
P Rogers	Councillor
A Speight BSc IEng IMarEng	Councillor
S Wiggins	Councillor (Elected 29 th October 2022)
M Wootton	Councillor

Trustee elections Trustees are elected, by rotation, for a five-year term of office at the Annual General Meeting. An Executive Committee consisting of the: chairman; vice chairman; immediate past chairman; secretary; treasurer; membership secretary; and events & welfare officer is elected by the Council under the election regulations. The Executive Committee is responsible for the day-to-day administration of the Association.

Patron

Admiral Lord West of Spithead GCB, DSC, PC

Presidents & Vice Presidents

Vivian Foster OBE	President
D Hunter	Vice President
Capt J Sail MNM	Vice President

The Council would like to record its thanks our Patron, President and Vice Presidents for their on-going support.

Bank

National Westminster Bank
119 High Street
Scunthorpe
DN15 6LT

Accountants:

Forrester Boyd Chartered Accountants
26 South St Mary's Gate
Grimsby
DN31 1L

**THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT
FOR THE YEAR 1st SEPTEMBER 2022 TO 31st AUGUST 2023**

GOVERNANCE

Charity name:	The Merchant Navy Association
Registration Details	The Association is registered with the; Charity Commission for England & Wales as number 1135661 Office of the Scottish Charity Regulator Scotland (OSCR) as number SC052677
Charity's registered address:	49 The Park Yeovil BA20 1DF
Phone	01935 414765
Email	secretary@mna.org.uk
Website	www.mna.org.uk

Note: The charity does not own or rent property.

Public Benefit The Objects of the Charity are for public benefit, to provide charitable support and services to the Association's members, other connected persons, or associations, societies or other bodies whose objects are similar.

OBJECTS AND ACTIVITIES

Governing Document: The Constitution, adopted 11th June 2009; and amended on: 24th October 2020; 24th April 2021; and 26th May 2022 (see below).

Registration in Scotland At an EGM held on 26th May 2023, and following a postal ballot, the Association agreed to apply the Office of the Scottish Charity Regulator (OSCR) for additional registration in Scotland. This would increase the charity's standing in Scotland and also permit local members to fundraise on its behalf. This required some minor changes to the Constitution, which were first approved by the Charity Commission. Following this the Constitution as submitted to OSCR who registered the charity on 12th July. The Association would like to record it thanks to both legislative authorities for their prompt responses.

Constitution: The National Merchant Navy Association is an unincorporated association.

Summary of the objects set out in its Constitution

- To foster comradeship and consideration to all those in the community of the sea.
- To help relieve and assist all serving and retired seafarers and their dependants who are in hardship or distress by reason of poverty, disability, sickness, infirmity or otherwise; to help support the families of seafarers who have lost their lives in service or retirement.
- To inform the wider public on the role, purpose and history of the Merchant Navy and fishing fleets and to signpost those interested in a career at sea.

The Constitution is reviewed annually to ensure that it remains relevant.

Annual General Meeting 2022 The 2022 AGM took place, in Birmingham, on Saturday 29th October 2022. Subsequently an EGM took place in Liverpool on 26th May 2023 to amend the Constitution.

Risk Assessment A Risk Assessment Policy is in place and reviewed annually.

Other Policies The Association has other relevant policies in place which include election rules, safeguarding, grievances, data protection, privacy and intellectual rights. Each is reviewed annually and updated when necessary.

Working with related charities and organisations The Association works with other related parties. It is a Constituent of the Merchant Navy Welfare Board and regularly attends various appropriate meetings of their members. It is also a member of, or works closely with, several veterans' organisations to lobby for and improve entitlements for MN veteran.

THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2022 TO 31st AUGUST 2023 CONTINUED

Meetings The Council endeavours to meet four times annually. In the normal course of events two of those meetings are held in a geographically convenient venue whilst the other two are held on-line.

Membership: Membership is open to individuals over the age of 18 who are resident in the United Kingdom, have UK nationality, or reside in a country where an international branch exists, and are serving, or have served;

- on a merchant ship
- on a fishing vessel
- as an employed crew member aboard a yacht
- as member of a lifeboat crew
- as employee of the Maritime & Coastguard Agency or its equivalent.

Associate Membership is available to those who do not qualify for full membership but who support the Objectives of the Association.

All members pay an annual subscription of £12 primarily to cover the additional printing and postage costs of *Full Ahead* – see P.5. During this financial year 114 (2021/22 – 174) new members were welcomed. Very sadly, 36 (2021/22 – 42) passed away or resigned. The Association would like to convey its deepest sympathy to the families of those deceased members. It is encouraging to see that the membership continues to grow.

ADMINISTRATION The day-to-day administration of the Association is undertaken by the members of the Executive Committee.

BRANCHES

Branches are affiliated to and uphold the principles set out by the National Association. All operate autonomously and are responsible for their own governance and finances. The Association has branches throughout the United Kingdom and one overseas in the following locations:

Aberystwyth	Immingham	Ribble Valley
Axe Vale	Ipswich	Salford
Blackpool	Kent	Scarborough
Boston & South Lines	Liverpool	Solent
Bristol	London & Greater London	Tamworth
Caithness	Mansfield & Ashfield	Taunton
Dormantown & Redcar	Medway	Tilbury
Dumfries	Midlands	Torbay
Edinburgh & Forth	Morecombe Bay	Weymouth & Portland
Exeter	Newport	Walton & District
Felixstowe	North Wales	West Norfolk
Glasgow & Clydeside	Pill & North Somerset	Western Isles
Harrogate	Plymouth & Southwest	Wirral

Overseas: Singapore

The Edinburgh & Forth Branch, which was being formed at the time of the last report, is now fully functioning and well attended. Sadly, two branches have been dissolved and these are Belfast and East Lothian.

Branches, in particular, provide an opportunity for fellowship and pride in being a part of the Merchant Navy. They enable members to foster a sense of belonging and being part of a cohesive movement to make change happen and be a platform for that change. They can also reach out to their local seafaring community and identify those who might be lonely or in need of help. Branches are an invaluable part of the Associations network.

Branch Activities

All branches, whilst remaining autonomous, work closely with the National Association, which provides them with advice, guidance and support if needed.

THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT
FOR THE YEAR 1st SEPTEMBER 2022 TO 31st AUGUST 2023 CONTINUED

ACHIEVEMENTS AND PERFORMANCE

Summary of the main activities undertaken for the public benefit in relation to the objects.

Merchant Navy Day Commemorative Service (MNDCS) This is an annual event, organised by the Association, at the Merchant Navy War Memorial, Tower Hill, London on the Sunday closest to Merchant Navy Day (3rd September). In 2022 the event took place on Sunday 4th September and was well attended by branches, national members, representatives of various maritime organisations and the public.

Annual Seafarers' Service at St Pauls Cathedral, London This event, organised by the Seafarers' Charity, took place on 12th October 2022 and was well attended by national and branch members.

Remembrance Sunday MNA members represented the Merchant Navy at the National Remembrance Sunday marchpast, organised by the Royal British Legion in London on 10th November 2022.

Extraordinary events

Funeral of Her Majesty Queen Elizabeth II On 19th September 2022 members of the Association were included in the Merchant Navy contingent which, as requested by Her Majesty, led the civilian funeral cortege.

Coronation of His Majesty King Charles III On 6th May members of the Association were included in the Merchant Navy representatives who were part of "the civilian services street lining contingent" in Whitehall.

The Association would like to record its thanks to Captain Charles Woodward, vice chairman, for his hard work and successful efforts in co-ordinating both contingents and also to those who took part in these State Occasions.

Battle of the Atlantic 80th Anniversary Commemoration Events, Liverpool May 2023 Members of the Council and local branches represented the Merchant Navy at these events. The President and Chairman attended the Service of Dedication for a new memorial at St Nicholas Parish Church on 26th May. On Sunday 28th, after a Drumhead Service on Pierhead, the MNA participated in a parade where they rightly took their place immediately behind members of the serving Royal Navy and Royal Marines. This event did much to highlight the vital role of the Merchant Navy both in the Battle and more widely during the entirety of World War II and their huge sacrifices.

The Not Forgotten Association (NFA) Buckingham Palace Garden Parties This charity has long recognised and supported veterans who have served in the Merchant Navy. In 2023 they gave Garden Party tickets to 14 MN veterans. The MNA records it thanks for this and other support given by the NFA over many years.

Veterans' Issues The Association recognises the significance of all MN seafarers and fishers who have worked in support of the United Kingdom and also its armed services in times of war and peace. It continues to lobby government and other organisations to ensure that these men and women enjoy the benefits given to ex-military personnel. With the agreement of the Ministry of Defence, the Association takes responsibility for authenticating and issuing badges for MN veterans.

It is disappointing to report, once again, that Veterans UK, the government agency responsible for veterans' affairs have, to date, still only issued veterans' cards (for which MN veterans will be eligible) to personnel who are currently leaving the armed services. A number of other service veterans' organisations have registered their frustrations. Furthermore, a revision of the Veteran's Charter no longer includes priority medical services for MN veterans and this issue is being raised by the Association.

Shop or "Slop Chest" This is a service provided by the Association where its members can purchase items such as ties, badges, pennants and hardware. The Association would like to place on record its thanks to Mrs Sandra Broom who manages this important service.

THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2022 TO 31st AUGUST 2023 CONTINUED

Full Ahead The Association produces and distributes, to its members, a quarterly magazine - *Full Ahead*. This includes news about the Association, its branches, events and articles of general interest. The editor, Mrs Sandra Turner, works tirelessly to ensure each edition includes both topical and historical items of interest and is widely welcomed by the members. Over the year, with the agreement of the trustees, the content has been increased, which has incurred some extra printing costs. The Association would like to record its thanks to Mrs Turner for her work in producing this excellent journal.

The Pulse Until the spring of 2023 the Association produced and distributed, to those of its members with internet access, a twice monthly on-line newsletter – *The Pulse*. This was also placed on the Association's website and included articles and news about the Association plus a wide range of maritime affairs. Sadly, for technical reasons, this publication had to be withdrawn. The editor was the Immediate Past Chairman, Capt. Malcolm Mathison and the Association would like to record its thanks to him for this excellent newsletter over many years.

Website The Association maintains a website; www.mna.org.uk This includes details about its structure, objectives, branches and services. It continued to enjoy around 5,000 visits, from around the world, each month. The webmaster is Capt. Terry Hughes and the Association would like to record its thanks to him for maintaining this excellent site.

Memorials

Battle of the Atlantic Memorial (BOAM), Liverpool The MNA is a partner organisation of the BOAM Committee where it is represented by the chairman. This memorial, commemorating the huge number of lives that were sacrificed, by all participants, was inaugurated on 28th May 2023. This marked 80 years since the turning point of the Battle in favour of the allies. It consisted of stone memorial in St Nicholas Church, Liverpool and enhancements to Western Approaches Museum, again in Liverpool. Ultimately there will also be a small memorial arboretum in Birkenhead. The entire cost of this, £1.25m, has been gifted to the BOAM.

Baltimore, Ohio, USA - Gravestones The Association made a donation of £1,000 to assist in enabling the *St. George's Society of Baltimore, Ma, USA* to provide a headstone each for the graves of two MN seamen lost in a fire aboard *ss Kerry Range*, in the port, on 27th November 1917 during World War I. This decision takes into account, what is to many, a shameful policy wherein the UK only provides headstones for, or records the names of, those merchant seafarers lost during wartime as a direct result of enemy action. The same policy is not applied to military personnel, all of whom are accorded war graves, or listed on memorials and all their names recorded on their Rolls of Honour.

MNA Shop The MNA shop is managed by member, Mrs Sandra Broom, assisted by her husband Peter, on an entirely voluntary basis. The income for 2021/22 amounted to £4,428 (2021/22 - £5,727), whilst expenditure amounted to £1,539 (2021/22 - £3,188). The Association would like to record its thanks to Mrs Broom and her husband for all their hard work.

Members' Benefits Members benefit from a number of discounted retail services.

MN Association Boat Club (MNABC)

The Boat Club is open to all MNA members. The benefits include:

- Keeping the Association active in local sailing communities both on the coast and on inland waterways.
- Exchange of ideas for members through regional meetings.
- Lobby authorities on matters affecting safety on the water.
- Eligibility to fly MNABC pennant flag, lapel badge and clothing with logos for broader recognition.
- Affiliation to the RYA, other organisations and clubs.
- Partnership with the RNLI allowing members to become MNA-RNLI Volunteer Ambassadors.
- Promotion of the RNLI's *Respect the Water Campaign* on inland waterways.
- Formation of special interest groups, in particular the MNA WaterWatch scheme.
- Publication of the MNA Boat Club's "Boating Basics" guide for newcomers to boating
- Producing regular articles in publications such as Full Ahead, The Pulse, Canals on Line etc.

The Association would like record its thanks the MNABC Commodore, Clive Edwards and the other MNABC committee members for all their work.

THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2022 TO 31st AUGUST 2023 CONTINUED

Merchant Navy National Honours Committee and Merchant Navy Medal for Meritorious Service

The Association is an active member of this committee for which it pays an annual subscription of £100. The committee reviews nominations and recommends them for an award. The MNA is continuing to support the Committee in its efforts to lobby government to raise the medal's position in the Order of Wear. It has expressed its disappointment and frustrations that this medal currently lies within the category *Long Service and Good Conduct*, whereas, in reality, all those who have received a medal have achieved so very much more.

Welfare Grants The Association is empowered to award "one-off" grants to help both working age and retired seafarers and their dependent families. Whilst beneficiaries are primarily members, it can also help others who meet the criteria. These grants can be used for the purchase of capital items or towards support. In most cases, it will signpost applicants to other sources of help as well. Importantly, when appropriate, it works with other organisations to share costs and also to seek expert advice, such as obtaining benefits or debt counselling. In 2022/23 the total awarded in grants, for a variety of purposes, amounted to £2,060 (2021/22 - £1,146)

Archives The Association's archivist Ben Stock provides advice and information to the Council, the members and others in regard to MN History. He continues to add further information, including *Survivor's Reports* to the *Stockbridge Compendium of 20th Century Merchant Navy & Fishing Fleet Wartime Casualties*. The Association has agreed that, for a small fee payable to itself, information about ship losses during both World Wars, which in many cases can include survivors' reports, can be sent to enquirers. These may be historians, or more likely, family members looking for information about their ancestors. The Association records it thanks to Mr Stock for all his hard work.

FINANCIAL REVIEW

Reserves policy Funds are held to cover at least 12 months of operational costs.

Cash held Cash at hand, in the bank on 31st August 2023 was £95,754 (£82,765 – 2021/22) in unrestricted funds. The main financial risk of the charity is a reduction in annual subscriptions.

Primary funding: The regular sources of annual funding are from:

- Membership subscription which, in 2022/23 amounted to £19,787 (2021/22 - £15,911)
- Donations – the Association receives a number of donations annually. In 2022/23 these amounted to £22,439 (2021/22 - £21,808) including Gift Aid (All donors are asked to add Gift Aid where possible and this money is reclaimed annually.) Legacies are also welcome.

Exceptional Transactions There were none

Future Plans The activities of the Association are set to continue largely as above and it will also explore means of trying to increase membership.

Declaration The trustees declare that they have approved the trustee's annual report above.

Signed on behalf of the trustees

Signature



Full name Captain Ian Hodge MNI

Position Chairman

Date 30th October 2023

THE MERCHANT NAVY ASSOCIATION
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31ST AUGUST 2023

Independent Examiner's Report to the Trustees of Merchant Navy Association

I report to the charity trustees on my examination of the accounts the charity for the year ended 31st August 2023 which are set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Carrie Jensen ACA
Forrester Boyd
26 South St Mary's Gate
Grimsby
DN31 1LW

Date: 30/10/23

THE MERCHANT NAVY ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST AUGUST 2023

	UNRESTRICTED GENERAL FUNDS	UNRESTRICTED GENERAL FUNDS
	2023	2022
	£	£
RECEIPTS		
Membership Subscriptions	19,787	15,911
Shop (Slop Chest)	4,428	5,727
Research	170	120
Full Ahead advertising	1,906	-
Donations	22,439	21,808
Bank interest	326	-
TOTAL RECEIPTS	49,056	43,566
PAYMENTS		
Telephone	139	166
Postage	1,676	1,534
Stationery and Printing	775	922
Advertising and Marketing	620	2,927
Website Expenses	224	157
Travel and Accomodation	8,044	5,419
Meeting Expenses	231	99
Insurance	772	1,275
Shop (Slop Chest)	1,539	3,188
Newsletter - Full Ahead	7,175	6,563
Newsletter - Full Ahead (postage)	5,435	4,807
Independent Examiner Fees	1,260	1,200
Professional Fees	1,620	1,170
Welfare Payments	1,010	619
Software Support	50	317
Donations	2,060	1,146
Sundry Expenses	3,266	4,707
Veterans' Badges	96	201
Funeral Drape	75	26
TOTAL PAYMENTS	36,067	36,443
SURPLUS / (DEFICIT) FOR YEAR	12,989	7,123

THE MERCHANT NAVY ASSOCIATION
STATEMENT OF FUNDS AS AT 31ST AUGUST 2023

	2023	2022
	£	£
Current Assets		
Bank Current Account	5,320	76,996
Business Reserve Account	85,317	-
Bank Fundraising Bonus Saver Account	114	-
Welfare Support Fund	5,004	5,769
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
	95,754	82,765
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
Net Assets	95,754	82,765
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
 REPRESENTED BY:		
Accumulated Surplus brought forward	82,765	75,642
Surplus / (Deficit) for year	12,989	7,123
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
	95,754	82,765
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>

THE MERCHANT NAVY ASSOCIATION
STATEMENT OF FUNDS AS AT 31ST AUGUST 2023

Notes:

STOCK

Slop Chest Stock as at 01 September 2022	£7,872
Slop Chest Stock as at 31 August 2023	£9,411

TRUSTEE'S EXPENSES

Trustee's expenses incurred in the year to 31 August 2023 by the Merchant Navy Association were £8,044 (2022: £5,419) in relation to expenses incurred by a number of trustees.

ASSETS RETAINED FOR THE CHARITY'S OWN USE

Nil

Approved by the trustees on 30th October 2023 and signed by



Captain I. Hodge MNI, Chairman



Mr D Cornes, FCMA (retd) Treasurer

MERCHANT NAVY ASSOCIATION

England & Wales - Charity number 1135661

Accounts



Registered as a charity in England & Wales under charity number 1135661

**49 The Park
Yeovil
BA20 1DF**

ANNUAL REPORT & ACCOUNTS
1st September 2021 to 31st August 2022

Her Majesty Queen Elizabeth II

It was with the deepest sadness that The Merchant Navy Association learned of the death of our Sovereign, Her Majesty Queen Elizabeth II, on Thursday 8th September.

As Master of the Merchant Navy and Fishing Fleets, Her Majesty understood, more than most, the importance of the roles of seafarers and the vessels they served in. The Association takes great comfort from the dedication and the commitment she gave to this, our maritime nation.

At the beginning of her long reign, Her Majesty began her World Tour of the Commonwealth aboard Shaw Savill & Albion Line's ship *s.s. Gothic* which took the place of the Royal Yacht *Britannia*, then still under construction. Throughout her 70 years, as our Monarch, she visited and launched many merchant vessels, including *Queen Elizabeth II*, which became the flagship of the Merchant Navy for many years.

In recognition of the importance of our service, Her Majesty graciously asked that the Merchant Navy should lead the civilian services cortege in Her State Funeral. The Association was proud and honoured to organise this.

The Association sent its condolences to His Majesty King Charles III and all the members of The Royal Family on 10th September.

God save The King

THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT & ANNUAL ACCOUNTS
FOR THE YEAR 1st SEPTEMBER 2021 TO 31st AUGUST 2022

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THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2021 TO 31st AUGUST 2022 CONTINUED

STRUCTURE GOVERNANCE AND MANAGEMENT

Trustees who manage the Association – the National Councillors:

Executive Committee (with effect from 30th October 2021):

Capt I Hodge CMarTech FIMarEST	Chairman (Elected 30 th October 2021)
Capt. C Woodward AFNI	Deputy Vice Chairman (Elected 30 th October 2021)
Capt. M Mathison MNM FEI MNI	Immediate Past Chairman (Elected 30 th October 2021)
Capt. D Parsons MNM	Secretary
D Comes MSc, FCMA (retd)	Treasurer (Elected 30 th October 2021)
T Brant MNM FEI	Events & Welfare Officer
R Glencross MNM	Membership Secretary

Note: On 30th October 2021, at the Council meeting immediately following the AGM, Capt M. Mathison retired as chairman and was elected as Immediate Past Chairman. The Council members registered their enormous gratitude to him for unexpectedly taking on the role of chairman for almost two years and for his hard work to help ensure the smooth day-to-day running and advancement of the Association. Capt. Ian Hodge was elected as chairman and Capt Charles Woodward as vice-chairman.

Other Councillors:

C Edwards	Councillor (MN Association Boat Club Commodore)
A Hilder	Councillor (Elected 30 th October 2021)
Capt T Hughes FRIN FNI	Webmaster
F Kelly	Councillor (Elected 30 th October 2021)
Capt D Knight	Councillor (Weymouth, Portland & District Branch)
A Murphy* (deceased 18.1.22)	Councillor (Dumfries Branch)
Capt. G Peaston	Councillor (Weymouth, Portland & District Branch)
P Rogers	Councillor (Blackpool Branch)
A Speight BSc IEng IMarEng	Councillor (Newport Branch)
M Wootton	Councillor (Tamworth Branch)

*On 18th January 2022 Council member Arthur Murphy "crossed the bar". He had been a long-standing Councillor and was chairman of the Dumfries Branch. The Association sent its condolences to his family.

Trustee elections Trustees are elected, by rotation, for a five-year term of office at the Annual General Meeting. An Executive Committee consisting of the: chairman; vice chairman; immediate past chairman; secretary; treasurer; membership secretary; membership secretary; and events & welfare officer is elected by the Council under the election regulations. The Executive Committee is responsible for the day-to-day administration of the Association.

Patron

Admiral Lord West of Spithead GCB, DSC, PC

Presidents & Vice Presidents

Vivian Foster OBE	President
D Hunter	Vice President
Capt J Sail MNM	Vice President

The Council would like to record its thanks our Patron, President and Vice Presidents for their on-going support.

Bank

National Westminster Bank
119 High Street
Scunthorpe
DN15 6LT

Independent Examiners:

Forrester Boyd Chartered Accountants
26 South St Mary's Gate
Grimsby
DN31 1L

THE MERCHANT NAVY ASSOCIATION
TRUSTEES' REPORT
FOR THE YEAR 1st SEPTEMBER 2021 TO 31st AUGUST 2022

GOVERNANCE

Charity name:	The Merchant Navy Association
Registration Details	The Association is registered with the Charity Commission for England & Wales under number 1135661.
Charity's registered address:	49 The Park Yeovil BA20 1DF
Phone	01935 414765
Email	secretary@mna.org.uk
Website	www.mna.org.uk

Note: The charity does not own or rent property.

Public Benefit The Objects of the Charity are for public benefit, to provide charitable support and services to the Association's members, other connected persons, or associations, societies or other bodies whose objects are similar.

OBJECTS AND ACTIVITIES

Governing Document: The Constitution, adopted 11th June 2009, was amended on 24th October 2020 and again on 24th April 2021 (see below).

Constitution: The National Merchant Navy Association is an unincorporated association.

Summary of the objects set out in its Constitution

- To foster comradeship and consideration to all those in the community of the sea.
- To help relieve and assist all serving and retired seafarers and their dependants who are in hardship or distress by reason of poverty, disability, sickness, infirmity or otherwise; to help support the families of seafarers who have lost their lives in service or retirement.
- To inform the wider public on the role, purpose and history of the Merchant Navy and fishing fleets and to signpost those interested in a career at sea.

The Constitution is reviewed annually to ensure that it remains relevant.

Annual General Meeting 2021 The 2021 AGM took place, in Birmingham, on Saturday 30th October.

Risk Assessment A Risk Assessment Policy is in place and reviewed annually.

Other Policies The Association has other relevant policies in place which include election rules, safeguarding, grievances, data protection, privacy and intellectual rights. Each is reviewed annually and updated when necessary.

Working with related charities and organisations The Association works with other related parties. It is a Constituent of the Merchant Navy Welfare Board and regularly attends various appropriate meetings of their members. It is also a member of, or works closely with, several veterans' organisations to lobby for and improve entitlements for MN veterans

THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2021 TO 31st AUGUST 2022 CONTINUED

Meetings The Council endeavours to meet four times annually. In the normal course of events two of those meetings are held in a geographically convenient venue whilst the other two are held on-line.

Membership: Membership is open to individuals over the age of 18 who are resident in the United Kingdom, have UK nationality, or reside in a country where an international branch exists, and are serving, or have served;

- on a merchant ship
- on a fishing vessel
- as an employed crew member aboard a yacht
- as member of a lifeboat crew
- as employee of the Maritime & Coastguard Agency or its equivalent.

Associate Membership is available to those who do not qualify for full membership but who support the Objectives of the Association.

All members pay an annual subscription of £8 and this will be increased to £12 on 1st January 2023 primarily to cover the additional printing and postage costs of *Full Ahead* – see P.5. During this financial year 174 (2020/21 – 104) new members were welcomed. Very sadly, 42 (2020/21 – 37) passed away or resigned. The Association would like to convey its deepest sympathy to the families of those deceased members.

ADMINISTRATION The day-to-day administration of the Association is undertaken by the members of the Executive Committee.

BRANCHES

Branches are affiliated to and uphold the principles set out by the National Association. All operate autonomously and are responsible for their own governance and finances. The Association has branches throughout the United Kingdom and one overseas in the following locations:

Aberystwyth	Harrogate	Ribble Valley
Axe Vale	Immingham	Salford
Belfast	Ipswich	Scarborough
Blackpool	Kent	Solent
Boston & South Lincs	Liverpool	Tamworth
Bristol	London & Greater London	Taunton
Caithness	Mansfield & Ashfield	Tilbury
Dormantown & Redcar	Medway	Torbay
Dumfries	Midlands	Weymouth & Portland
East Lothian	Morecombe Bay	Walton & District
Edinburgh	Newport	West Norfolk
Exeter	North Wales	Western Isles
Felixstowe	Pill & North Somerset	Wirral
Glasgow	Plymouth & Southwest	

Overseas: Singapore

At the time of this report a new branch in Glasgow had been established in mid-2022 and another, in Edinburgh was in the process of being established. The Association greatly welcomes this development in two major port cities and is grateful to those involved.

Branch Activities

All branches, whilst remaining autonomous, work closely with the National Association, which provides them with advice, guidance and support if needed. At the beginning of this financial year, many branch meetings and activities remained suspended due to the Covid 19 restrictions. Some held on-line meetings which were well attended. As the restrictions began to be eased, during the spring and summer of 2021, branches began face-to-face meetings and events. In each case members recognised the need to keep themselves and their colleagues safe with sensible precautions. They also accepted that some members continued to feel at risk and therefore could not attend. All branches continue to ensure that they are ready to implement any guidelines that are put in place in the future.

THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2021 TO 31st AUGUST 2022 CONTINUED

ACHIEVEMENTS AND PERFORMANCE

Summary of the main activities undertaken for the public benefit in relation to the objects. With the continuation of the Covid crises in the earlier part of this financial year, achievements and performance of the Association remained somewhat curtailed. Latterly, with the easing of restrictions, the Association was able to organise a small number of events and participate in others. These included:

Merchant Navy Day Commemorative Service (MNDCS) This is an annual event, organised by the Association, at the Merchant Navy War Memorial, Tower Hill, London on the Sunday closest to Merchant Navy Day (3rd September). Due to the on-going uncertainty surrounding the Covid restrictions a decision was taken to cancel this event in 2021, although the President laid her wreath and the National Secretary laid a wreath on behalf of the Association. This event was scheduled to take place on Sunday 4th September 2022.

Annual Seafarers' Service at St Pauls Cathedral, London This event, organised by the Seafarers' Charity, is normally held in October but was also cancelled due to the uncertainty of Covid-19 restrictions. It is intended that this will be resumed in 2022 and the MNA will be well represented.

Remembrance Sunday Two MNA members represented the Merchant Navy at the National Remembrance Sunday marchpast, organised by the Royal British Legion in London on 13th November 2021. On this occasion a total number of only 30 veterans, from the three-armed services and MN, were permitted to undertake this due to Covid restrictions.

Falklands Memorial Service A Merchant Navy Memorial Service, organised by the MNA on 14th June 2022 was held to commemorate the 40th anniversary of the end of the Falklands War. This was well attended by a number of Merchant Navy veterans from that conflict. It took place in the National Memorial Arboretum, Staffordshire and preceded a major commemoration event organised, on that same day, by the Royal British Legion.

Buckingham Palace Garden Parties In early 2022 the Lord Chamberlain's Office invited the MNA to nominate members to attend a Queen's Garden Party. This was gratefully accepted and suitable names will now be submitted annually.

The Not Forgotten Association (NFA) Drive-in Garden Parties This charity has long recognised and supported veterans who have served in the Merchant Navy. In 2022 they gave Summer Garden Party Drive-In event tickets to 12 MN veterans at various venues. The MNA records it thanks for this and other support given by the NFA over many years.

Veterans' Issues The Association recognises the significance of all MN seafarers and fishers who have worked in support of the Armed Services in times of war and peace. It continues to lobby government and other organisations to ensure that these men and women enjoy the benefits given to ex-military personnel. With the agreement of the Ministry of Defence, the Association takes responsibility for authenticating and issuing badges for MN veterans.

It is disappointing to report that Veterans UK, the government agency responsible for veterans' affairs have, to date, only issued veterans' cards (for which MN veterans will be eligible) to personnel that are currently leaving the armed services. A number of service veterans' organisations have registered their frustrations.

Full Ahead The Association produces and distributes, to its members, a quarterly magazine - *Full Ahead*. This includes news about the Association, its branches, events and articles of general interest. The editor, Mrs Sandra Turner, works tirelessly to ensure each edition includes both topical and historical items of interest to members and is widely welcomed by the members. The Association would like to record its thanks to Mrs Turner for her work in producing this excellent journal. In the early part of the year the long-time publishers, Clarke Media, closed their business following a family bereavement. Publication was seamlessly transferred to St Austell Printing Company. The Association would like to record its thanks to Nigel Clarke, director Clarke Media and his wife for the many years of support and assistance.

THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2021 TO 31st AUGUST 2022 CONTINUED

The Pulse The Association produces and distributes, to those of its members with internet access, a twice monthly on-line newsletter – *The Pulse*. This is placed on the Association's website and includes articles and news about the Association plus a wide range of maritime affairs. The editor is the Immediate Past Chairman, Capt. Malcolm Mathison and the Association would like to record its thanks to him for this excellent newsletter.

Website The Association maintains a website; www.mna.org.uk. This includes details about its structure, objectives, branches and services. It continued to enjoy around 5,000 visits, from around the world, each month. The webmaster is Capt. Terry Hughes and the Association would like to record its thanks to him for maintaining this excellent site.

Memorials

The British Normandy Memorial, Ver-sur-Mer, France. This fine new memorial, near Arromanches, was unveiled in 2021 on the 76th anniversary of D-Day and overlooks Gold Beach. Carved into the pillars are the names of 22,442 service and Merchant Navy personnel, who sacrificed their lives during the invasion between D Day, 6th June and 30th August 1944 - the official duration of the Normandy Invasion. A Red Ensign is permanently flown alongside the other flags. The MNA sponsored an engraved bench at £2,000 which is positioned at the edge of the main pathway. This was visited by the President, National Secretary and members of the Weymouth, Portland & District Branch on 8th June as part of the MNA's participation in the 77th Anniversary events.

Battle of the Atlantic Memorial (BOAM), Liverpool The MNA is a partner organisation of the BOAM Committee where it is represented by the chairman. This memorial, commemorating the huge number of lives that were sacrificed, is due to be inaugurated on 28th May 2023. This will mark 80 years since the turning point of the Battle in favour of the allies. It will consist of stone memorial in St Nicholas Church, Liverpool, a small arboretum in Birkenhead and enhancements to Western Approaches Museum, again in Liverpool. The entire cost of this, £1.25m, has been gifted to the BOAM.

Baltimore, Ohio, USA - Gravestones The Association has pledged to make a donation of £1,000 to assist in enabling the *St. George's Society of Baltimore, Ma, USA* in providing a gravestone each for two MN seamen lost in a fire aboard *ss Kerry Range*, in the port, on 27th November 1917 during World War I. This decision takes into account, what to many, is a shameful policy wherein the UK only records the names of those merchant seafarers lost during wartime as a direct result of enemy action. The same policy is not applied to military personnel, all of whom are accorded war graves, or listed on memorials and all their names recorded on their Rolls of Honour.

MNA Shop The MNA shop is managed by member, Mrs Sandra Broom, assisted by her husband Peter, on an entirely voluntary basis. Since the lifting of the Covid restrictions the shop is, once again, being taken to appropriate events and is also available for mail order. The income for 2021/22 amounted to £5,827 (2020/21 - £5,143), whilst expenditure amounted to £3,188 (2020/21 - £2,451). The Association would like to record its thanks to Mrs Broom and her husband for all their hard work.

Members' Benefits Members benefit from a number of discounted retail services.

MN Association Boat Club (MNABC)

The Boat Club is open to all MNA members. The benefits include:

- Keeping the Association active in local sailing communities both on the coast and on inland waterways.
- Exchange of ideas for members through regional meetings.
- Lobby authorities on matters affecting safety on the water.
- Eligibility to fly MNABC pennant flag, lapel badge and clothing with logos for broader recognition.
- Affiliation to the RYA, other organisations and clubs.
- Partnership with the RNLi allowing members to become MNA-RNLi Volunteer Ambassadors.
- Promotion of the RNLi's *Respect the Water Campaign* on inland waterways.
- Formation of special interest groups, in particular the MNA WaterWatch scheme.
- Publication of the MNA Boat Club's "Boating Basics" guide for newcomers to boating
- Producing regular articles in publications such as Full Ahead, The Pulse, Canals on Line etc.

The Association would like record its thanks the MNABC Commodore, Clive Edwards and the other MNABC committee members for all their work.

THE MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2021 TO 31st AUGUST 2022 CONTINUED

Merchant Navy National Honours Committee and Merchant Navy Medal for Meritorious Service

The Association is an active member this committee for which it pays an annual subscription of £100. The committee reviews nominations and recommends them for an award. In early 2022 the MNA Membership Secretary, Roy Glencross was presented with this medal by HRH The Princess Royal in recognition for all his voluntary work on behalf of the MNA, which would like to record its congratulations to him for this well-deserved award. The MNA continues to support the Merchant Navy National Honours Committee in its efforts to lobby government to raise medal's position in the Order of Wear. At present it falls within the category *Long Service and Good Conduct*, whereas, in reality, all those who have received a medal have achieved so very much more.

Grants The Association is empowered to award "one-off" grants to help both working age and retired seafarers and their dependent families. Whilst beneficiaries are primarily members, it can also help others who meet the criteria. These grants can be used for the purchase of capital items or towards support. In many cases, it will signpost applicants to other sources of help. Importantly, when appropriate, it works with other organisations to share costs and also to seek expert advice, such as obtaining benefits or debt counselling. In 2020/21 the total awarded in grants, for a variety of purposes, amounted to £1,146 (2020/21 - £1,160)

Archives The Association's archivist Ben Stock provides advice and information to the Council, the members and others in regard to MN History. He continues to add further information, including *Survivor's Reports* to the *Stockbridge Compendium of 20th Century Merchant Navy & Fishing Fleet Wartime Casualties*. The Association has agreed that, for a small fee payable to itself, information about ship losses during both World Wars, which in many cases can include survivors' reports, can be sent to enquirers. These maybe historians, or more likely, family members looking for information about their ancestors. The Association records it thanks to Mr Stock for all his hard work.

FINANCIAL REVIEW

Reserves policy Funds are held to cover at least 12 months of operational costs.

Cash held Cash at hand, in the bank on 31st August 2022 was £82,765 (£75,642 – 2020/21) in unrestricted funds. The main financial risk of the charity is a reduction in annual subscriptions.

Primary funding: The regular sources of annual funding are from:

- Membership subscription which, in 2021/22 amounted to £15,911 (2020/2 - £15,516)
- Donations – the Association receives a number of donations annually. In 2020/21 these amounted to £21,808 (20120/21 - £19,296) including Gift Aid (All donors are asked to add Gift Aid where possible and this money is reclaimed annually.) Legacies are also welcome.


Exceptional Transactions There were none

Future Plans The activities of the Association are set to continue largely as above and it will also explore means of trying to increase membership.

Declaration The trustees declare that they have approved the trustee's annual report above.

Signed on behalf of the trustees

Signature



Full name Captain Ian Hodge MNI

Position Chairman

Date 29th October 2022

**MERCHANT NAVY ASSOCIATION
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31ST AUGUST 2022**

Independent Examiner's Report to the Trustees of Merchant Navy Association

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2022 which are set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the of the Charities Act 2011 ('the Act'). I report in respect of my examination of the charity's accounts carried out under requirements section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Carrie Jensen ACA
Forrester Boyd
26 South St Mary's Gate
Grimsby
DN31 1LW

Date: 29/10/22

**MERCHANT NAVY ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST AUGUST 2022**

RECEIPTS	UNRESTRICTED GENERAL FUNDS	UNRESTRICTED GENERAL FUNDS
	2022	2021
	£	£
Activites for Generating Funds		
Membership Subscriptions	15,911	15,516
Slop Chest	5,727	5,143
Charitable Activities		
Research	120	400
Ministry of Defence - Veteran's Badge	-	77
Voluntary Income		
Donations	21,808	19,296
Investment Income - Bank interest	0	0
TOTAL RECEIPTS	43,566	40,432
PAYMENTS		
Cost of Generating Funds		
Telephone	166	287
Postage	6,341	1,581
Stationery and Printing	922	468
Advertising and Marketing	2,927	1,015
Website Expenses	157	36
Travel and Accomodation	5,419	633
Meeting Expenses	99	-
Insurance	1,275	1,257
Slop Chest	3,188	2,451
Newsletter - Full Ahead	6,563	9,644
Independent Examiner Fees	1,200	1,200
Professional Fees	1,170	1,272
Costs of Charitable Activites		
Welfare Payments	619	1,160
Research	-	687
Software Support	317	127
Donations	1,146	6,289
Sundry Expenses	4,707	4,404
Veterans' Badges	201	-
Funeral Drape	26	-
TOTAL PAYMENTS	36,443	32,511
SURPLUS / (DEFICIT) FOR YEAR	7,123	7,921

MERCHANT NAVY ASSOCIATION

STATEMENT OF FUNDS

AT 31ST AUGUST 2022

Current Assets	2022	2021
Bank Current Account	76,996	64,358
Bank Fundraising Bonus Saver Account	0	5,016
Welfare Support Fund	5,769	6,268
	<u>82,765</u>	<u>75,642</u>
Net Assets	<u><u>82,765</u></u>	<u><u>75,642</u></u>

REPRESENTED BY:

Accumulated Surplus brough forward	75,642	67,721
Surplus / (Deficit) for year	7,123	7,921
	<u><u>82,765</u></u>	<u><u>75,642</u></u>

MERCHANT NAVY ASSOCIATION

STATEMENT OF FUNDS

AT 31ST AUGUST 2022

Notes:

STOCK

Slop Chest Stock as at 01 September 2021	£ 7,344
Slop Chest Stock as at 31 August 2022	£ 7,872

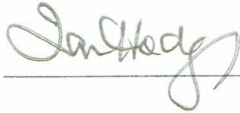
TRUSTEES EXPENSES

Trustee's expenses incurred in the year to 31 August 2022 by the Merchant Navy Association were £5,419 relation to expenses incurred by: T Brant, S Broom, D Cornes, I Hodge, T Hughes, D Parsons, B Stock (2021: £2,352)

ASSETS RETAINED FOR THE CHARITY'S OWN USE

Radio and Camera (approximate values)	£0
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Approved by the trustees on 29th October 2022 and signed by



Capt. I. Hodge MNI
(Chairman)



Mr D Cornes, FCMA (retd)
(Treasurer)

MERCHANT NAVY ASSOCIATION

England & Wales - Charity number 1135661

Accounts



The Merchant Navy Association

Registered as a charity in England & Wales under charity number 1135661

ANNUAL REPORT & ACCOUNTS



1st September 2020 to 31st August 2021

MERCHANT NAVY ASSOCIATION

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MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2020 TO 31st AUGUST 2021

STRUCTURE GOVERNANCE AND MANAGEMENT

Trustees who manage the Association – the National Councillors:

Executive Committee:

Capt. M Mathison MNM FEI MNI	Chairman (former Vice Chairman until 7 th October 2020)
Capt. J Sail MNM*	Chairman (Resigned 7 th October 2020)
Capt I Hodge CMarTech FIMarEST	Vice Chairman (Elected by Council 6 th February 2021)
Capt. C Woodward AFNI	Deputy Vice Chairman (Elected by Council 6 th February 2021)
Capt. D Parsons MNM	Secretary
D Comes MSc, FCMA (ret'd)	Treasurer (Elected by Council 24 th October 2020)
T Brant MNM FEI	Events & Welfare Officer (and Acting Hon. Treasurer until 24 th October 2021)
R Glencross MNM	Membership Secretary

The Executive Committee is responsible for the day-to-day administration of the Association.

* On 7th October 2020, Capt John Sail MNM announced his resignation both as chairman and from the Council, in order to concentrate on his business interests. This followed a period of 21 years in the chair, during which time he made tireless efforts to guide and support the organisation. The Association wishes to formally record its huge debt of gratitude and wish him well for the future.

Other Councillors

C Edwards	MN Association Boat Club Commodore
H Harding	Councillor (Bristol Branch) (Retired 16 th September 2021)
A Hilder	Councillor (Appointed by Council 6 th February 2021)
Capt T Hughes FRIN FNI	Webmaster
N Kelly	Councillor (Appointed by Council 6 th February 2021)
Capt D Knight	Councillor (Appointed by Council 6 th February 2021)
A Murphy	Councillor (Dumfries Branch)
Capt. G Peaston	Councillor (Weymouth, Portland & District Branch)
P Rogers	Councillor (Blackpool Branch)
A Speight BSc IEng IMarEng	Councillor (Newport Branch)
J Turner	Councillor (Midlands Branch)
M Wootton	Councillor (Tamworth Branch) (Appointed by Council 24 th April 2021)

Executive Committee members (who are also trustees) and all other trustees are elected, or re-elected, every five years and are called National Councillors. The Association does not employ any staff. All trustees may claim reasonable expenses for travel and disbursements.

Patron

Admiral Lord West of Spithead GCB, DSC, PC

Presidents & Vice Presidents

Vivian Foster OBE	President
Revd P Auden DL	Vice President (passed away in January 2021)
D Hunter	Vice President
M Wootton	Vice President (retired to resume role as a Councillor 24 th April 2021)

Bank

National Westminster Bank
119 High Street
Scunthorpe
DN15 6LT

Accountants:

Forrester Boyd Chartered Accountants
26 South St Mary's Gate
Grimsby
DN31 1L

MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2020 TO 31st AUGUST 2021

GOVERNANCE

Charity name:	The Merchant Navy Association
Registration Details	The Association is registered with the Charity Commission for England & Wales under number 1135661.
Charity's principal address:	49 The Park Yeovil BA20 1DF
Phone	01935 414765
Email	secretary@mna.org.uk
Website	www.mna.org.uk

Public Benefit

The Objects of the Charity are for public benefit, to provide charitable support and services to the Association's members, other connected persons, or associations, societies or other bodies whose objects are similar.

OBJECTS AND ACTIVITIES

Governing Document:	The Constitution, adopted 11 th June 2009, was amended on 24 th October 2020 and again on 24 th April 2021 (see below).
Constitution:	The National Merchant Navy Association is an unincorporated association*.

Summary of the objects set out in its Constitution

- To foster comradeship and consideration to all those in the community of the sea.
- To help relieve and assist all serving and retired seafarers and their dependants who are in hardship or distress by reason of poverty, disability, sickness, infirmity or otherwise; to help support the families of seafarers who have lost their lives in service or retirement.
- To inform the wider public on the role, purpose and history of the Merchant Navy and fishing fleets and to signpost those interested in a career at sea.

Revision of Constitution - See note 1. below

Trustees' appointments	The Trustees, by rotation, are elected for a five-year term of office at the Annual General Meeting. An Executive Committee consisting of; <i>Chairman; Vice Chairman; Deputy Vice Chairman; Secretary; Treasurer; Events & Welfare Officer; and Membership Secretary See note 2. below.</i>
Annual General Meeting 2020	Due to the inability to hold meetings during the Covid 19 crises, the 2020 AGM was cancelled and all trustee elections deferred to 2021.
Policies	The Association has relevant policies in place which include election rules, safeguarding, grievances, data protection, privacy and intellectual rights. Each of these was reviewed and updated to comply with current requirements and best practice on 24 th April 2021.

MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2020 TO 31st AUGUST 2021

Related parties' relationships The Association is a constituent member of the Merchant Navy Welfare Board and works closely with other maritime charities and veterans' organisations.

Risk Assessment A Risk Assessment Policy is in place and regularly reviewed.

Meetings

The Council endeavours to meet four times annually. Due to the Covid 19 restrictions, meetings throughout this financial year took place via internet conferencing. Once the restrictions are lifted at least two meetings, annually, will continue in this format to reduce travel and costs.

Membership:

Membership is open to individuals over the age of 18 who are resident in the United Kingdom, have UK nationality, or reside in a country where an international branch exists, and are serving, or have served;

- on a merchant ship
- on a fishing vessel
- as an employed crew member aboard a yacht
- as member of a lifeboat crew
- as employee of the Maritime & Coastguard Agency or its equivalent.

All members pay an annual subscription. Membership as at 31st August 2021. During the year 104 new members were welcomed. Very sadly, 37 passed away and the Association would like to convey its deepest sympathy to the families of those members.

Note 1. Revision of Constitution

The Council recognised that there was a need to update the Association's Constitution to take account of changes in charity legislation and best practice. These were carried out in two tranches:

- ❖ On 24th October 2020 amendments, agreed by Council, in summary included:
 - A revision of the wording and prioritisation of a number of objectives. Some no longer appropriate were removed.
 - Revision of election and ballot provisions; Better clarification of the responsibilities of Executive Committee members and other Councillors.
 - Clarification that branches are autonomous.
 - Clearer clarification membership arrangements and categories.
 - Allowance for greater flexibility of the timings of AGMs and Council meetings. Provision for on-line meetings. Reduction in numbers for quoracy requirements. Revision of notice and agenda distribution timings.
 - Allowance for greater usage of electronic communications.
 - Revision election and ballot provisions.
- ❖ On 24th April further amendments were agreed by Council, for Part II only, which in summary included:
 - Councillors would be elected for five years (previously three year).
 - There would be provision for up to 21 Councillors.
 - Each MNA National member would be given the opportunity to vote, but branches would no longer be able to submit a block vote.
 - The Chairman and other Executive Committee positions would be elected, from among the Councillors, by the Council.
 - In the event of a tie, the Chairman would have the casting vote.
 - All retiring Councillors would remain in post until the conclusion of the AGM at which they were due to retire.
 - More logical sequencing of some the paragraphs.

MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2020 TO 31st AUGUST 2021

Each amendment was then forwarded to the Charity Commissioners for England & Wales and both were acknowledged and approved. The Association would like to record its thanks to David Parsons, Secretary, for managing these amendments.

Note 2. Appointment of Councillors

Due to the Covid restrictions there was no Annual General Meeting in 2020 and therefore no election of councillors. There had been a vacancy for a National Treasurer for some time and this role had been carried out by Mr Tim Brant on an interim basis. The MNA membership was approached and Mr David Cornes MSc, FCMA, a qualified and experienced accountant (and former seafarer), kindly agreed to take on this role and was elected, by the Council, on 24th October 2020. The Council would like to record its thanks to Tim Brant for maintaining the accounts since the previous National Treasurer passed away in 2019. The appointment of Capt. Mathison to the position of chairman left a vacancy for a vice-chairman and there was no one among the existing council able and willing to take on this role. A decision was taken to approach the full membership to seek a suitable person. The response was extremely positive with five members expressing an interest. The Council agreed that, in such circumstances, each should be invited to be elected by the Council as a trustee, until an election could be arranged and all accepted. Capt. Ian Hodge, was elected, by Council, as the Vice Chairman and Capt Charles Woodward as Deputy Vice Chairman.

Branches:

The Association has branches in the United Kingdom in the following locations:

Aberystwyth	Immingham	Ribble Valley
Axe Vale	Ipswich	Salford
Belfast	Kent	Scarborough
Blackpool	Liverpool	Solent
Boston & South Lines	London & Greater London	Tamworth
Bristol	Mansfield & Ashfield	Taunton
Caithness	Medway	Tilbury
Dormantown & Redcar	Midlands	Torbay
Dumfries	Morecombe Bay	Weymouth & Portland
East Lothian	Newport	Walton & District
Exeter	North Wales*	West Norfolk
Felixstowe	Pill & North Somerset	Western Isles
Harrogate	Plymouth & Southwest	Wirral

Overseas: Singapore

* A new branch in North Wales was established in August 2021.

Branches are affiliated to and uphold the principles set out by the National Association. All operate autonomously and are responsible for their own governance and finances.

ACHIEVEMENTS AND PERFORMANCE

Summary of the main activities undertaken for the public benefit in relation to the objects

With advent of the Covid national crises, achievements and performance of the Association were seriously constrained from March 2020 and throughout the timing of this annual report, although it continued to support its members. There were no events organised by the MNA National during this financial year.

Merchant Navy Day Commemorative Service (MNDCS)

This is normally an annual event, organised by the Association, at the Merchant Navy War Memorial, Tower Hill, London on the Sunday closest to Merchant Navy Day (3rd September). Due to the on-going uncertainty surrounding the Covid restrictions a decision was taken not to hold this event in 2021.

MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2020 TO 31st AUGUST 2021

Remembrance Sunday

The Association attended a small 2020 Merchant Navy Remembrance Sunday event in London on 15th November. Elsewhere wreaths were laid at many memorials. On this occasion total numbers of all veterans permitted to take place the Cenotaph marchpast were limited to 30. Two places were allotted to the MNA and the Association expresses its gratitude to those veterans.

Branch Activities

All branches, whilst remaining autonomous, work closely with the National, which provides them with advice, guidance and support if needed. From March 2020, all branch meetings and activities were suspended due to the Covid 19 restrictions. Some branches held on-line meetings which were well attended. Others continued to keep in regular touch with their members, endeavouring to ensure their wellbeing. From July 2021 restrictions were eased and many branches began to organise face-to-face meetings and events. In each case members recognised the need to keep themselves and their colleagues safe with sensible precautions. They also accepted that some members continued to feel at risk and therefore could not attend. All branches continue to ensure that they are ready to implement any guidelines that are put in place in the future.

Working with related charities and organisations

The Association works with other related parties. It is a Constituent of the Merchant Navy Welfare Board and regularly attends various appropriate meetings of their members. It is also a member of, or works closely with, several veterans' organisations to lobby for and improve entitlements for MN veterans.

Veterans

The Association recognises the significance of all MN seafarers and fishers who have worked in support of the armed service in war and peace times. It continues to lobby government and other organisations to ensure that these men and women enjoy the benefits given to ex-military personnel. With the agreement of the MoD, the Association takes responsibility for authenticating and issuing badges for MN veterans.

Full Ahead

The Association produces and distributes, to its members, a quarterly magazine - *Full Ahead* – which includes news about the Association, its branches, events and articles of general interest. Mrs Sandra Turner became the editor in Autumn 2020 and since that time she has revised the format and increased the content, which has been widely welcomed by the members. The Association would like to record its thanks to both Mrs Turner and to Capt. John Sail, the former editor, for their work in producing this excellent journal.

The Pulse

The Association produces and distributes, to those of its members with internet access, a twice monthly on-line newsletter – *The Pulse*. This is placed on the Association's website and includes articles and news about the Association plus a wide range of maritime affairs. The editor is Chairman, Capt. Malcolm Mathison and the Association would like to record its thanks to him for this excellent newsletter.

Website

The Association maintains a website; www.mna.org.uk. This includes details about its structure, objectives, branches and services. It continued to enjoy around 5,000 visits, from around the world, each month. The webmaster is Capt. Terry Hughes FRIN FNI and the Association would like to record its thanks to him for maintaining this excellent site.

Memorials

The Council agreed that the MNA should become a partner in support of the proposed Battle of the Atlantic Memorial that is planned to be sited at Pier Head, Liverpool. They also agreed to provide a grant of £1,000 to assist in enabling the *St. George's Society of Baltimore, Ma, USA* provide a gravestone each for two MN seamen lost in a fire aboard a ship, in the port, on 27th November 1917 during World War I. This decision takes into account, what to many, is a shameful policy wherein the UK only records the names of those merchant seafarers lost during wartime as a direct result of enemy action. The same policy is not applied to military personnel, all of whom are accorded war graves.

MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2020 TO 31st AUGUST 2021

Merchant Navy Day and Red Ensign

In collaboration with Seafarers UK, the Association, has succeeded in arranging for local councils and other institutions around the UK to fly Red Ensigns on Merchant Navy Day each year. The numbers continue to increase.

MNA Shop

The MNA shop continues to make sales of various items. Unfortunately, due to the Covid 19 restrictions, there have been no events and this has continued to reduce demand considerably. The income for 2020/21 amounted to £5,143 (2019/20 - £6,085), whilst expenditure amounted to £2,451 (2019/20 - £251).

Members' Benefits

Members benefit from a number of discounted retail services.

MN Association Boat Club (MNABC)

The Boat Club is open to all MNA members. The benefits include:

- Keeping the Association active in local sailing communities both on the coast and on inland waterways.
- Exchange of ideas for members through regional meetings.
- Lobby authorities on matters affecting safety on the water.
- Eligibility to fly MNABC pennant flag, lapel badge and clothing with logos for broader recognition.
- Affiliation to the RYA, other organisations and clubs.
- Partnership with the RNLi allowing members to become MNA-RNLi Volunteer Ambassadors.
- Promotion of the RNLi's *Respect the Water Campaign* on inland waterways.
- Formation of special interest groups, in particular the MNA WaterWatch scheme.
- Publication of the MNA Boat Club's "Boating Basics" guide for newcomers to boating
- Producing regular articles in publications such as Full Ahead, The Pulse, Canals on Line et

The Association would like to record its thanks to the MNABC Commodore, Clive Edwards for all his work

Merchant Navy National Honours Committee and Merchant Navy Medal for Meritorious Service

The Association is an active member of this committee which reviews nominations and when appropriate, recommends them for an award. The Association pays an annual subscription of £100. In early 2021 the Chairman, Capt. Malcolm Mathison was presented with a medal by HRH The Princess Royal in recognition for all his voluntary work on behalf of the Association. At the time of this report the Membership Secretary, Mr Roy Glencross has also been announced as a recipient of the 2021 allocation. The Association would like to record its congratulations to both for this well-deserved award.

The Association is supporting the Merchant Navy National Honours Committee in its efforts to lobby to raise the medal's position in the Order of Wear. At present it falls with the category *Long Service and Good Conduct*, whereas, in reality, all those who have received a medal have achieved so much more.

Grants

The Association is empowered to award "one-off" grants to help both working age and retired seafarers and their dependent families. Whilst beneficiaries are primarily members, it can also help others who meet the criteria. These grants can be used for the purchase of capital items or towards support. In many cases, it will signpost applicants to other sources of help. Importantly it will also work with other organisations, in some cases, to share the costs and in others to seek help with advice such as obtaining benefits or debt counselling. In 2020/21 the total awarded in grants, for a variety of purposes, amounted to £1,160 (2019/20 - £925)

Archives

The Association's archivist Ben Stock continues to provide advice and information to the Association and its members in regard to MN History. He has continued to add further information, including *Survivor's Reports* to *The Ian Stockbridge Compendium of 20th Century Merchant Navy & Fishing Fleet Wartime Casualties*.

MERCHANT NAVY ASSOCIATION

TRUSTEES' REPORT FOR THE YEAR 1st SEPTEMBER 2020 TO 31st AUGUST 2021

mn100

As reported in 2020, 2019 marked the centenary of His Majesty King George V conferring the name Merchant Navy on the *merchant service* of British & Commonwealth countries in recognition of their efforts and sacrifices in the Great War. The Association organised a celebration dinner, held in the Painted Hall, Greenwich on 19th September. Ultimately, this showed a small surplus of £4,189. At the request of the former chairman, Capt John Sail, £2,000 was donated to the *Not Forgotten Association* in gratitude for their support of Merchant Navy Veterans. The balance, £2,189, was donated to the *Merchant Navy Welfare Board* to be used to support MN seafarers or their families with emergency grants.

FINANCIAL REVIEW

- Reserves policy** Funds are held to cover at least 12 months of operational costs.
- Cash held** Cash at hand, in the bank on 31st August 2021 was £75,642 (£67,721 – 2019/20) in unrestricted funds. The main financial risk of the charity is a reduction in annual subscriptions.
- Primary funding:** The regular sources of annual funding are from:
- Membership subscription which, in 2020/21 amounted to £15,516 (2019/20 - £12,373)
 - Donations – the Association receives a number of donations annually. In 2020/21 these amounted to £19,296 (2019/20 - £10,861) including Gift Aid (All donors are asked to add Gift Aid where possible and this money is reclaimed annually.) Legacies are also welcome.

Exceptional Transactions

There were none

Future Plans

The activities of the Association are set to continue largely as above and it will also explore means of trying to increase membership. Much will depend on restrictions on the movement of people caused by the Covid 19 crises are lifted or eased, or indeed new restrictions are imposed.

Declaration

The trustees declare that they have approved the trustee's annual report above.

Signed on behalf of the trustees

Signature



Full name Captain Malcolm Mathison

Position Chairman

Date 30th October 2021

**MERCHANT NAVY ASSOCIATION
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31ST AUGUST 2021**

Independent Examiner's Report to the Trustees of Merchant Navy Association

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2021 which are set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

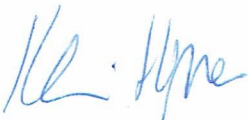
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Kevin Hopper ACA
Forrester Boyd
26 South St Mary's Gate
Grimsby
DN31 1LW

30 October 2021

MERCHANT NAVY ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST AUGUST 2021

	Unrestricted General funds	
RECEIPTS	2021 £	2020 £
Activities for Generating Funds		
Membership Subscriptions	15,516	12,373
Slop Chest	5,143	6,085
Charitable Activities		
Research	400	-
Ministry of Defence – Merchant Seafarers Veteran’s Badge	77	20
MN100 Event	-	49,053
Voluntary Income		
Donations	19,296	10,861
Investment Income - Bank Interest		
	-	2
	40,432	78,394
PAYMENTS		
Costs of Generating Funds		
Telephone	287	371
Postage	1,581	2,760
Stationery and Printing	468	1,095
Advertising and Marketing	1,015	3,802
Website Expenses	36	8
Travel and Accommodation	633	7,625
Meeting Expenses	-	263
Insurance	1,257	843
Slop Chest	2,451	251
Newsletter – Full Ahead	9,644	6,374
Independent Examiner Fees	1,200	1,200
Professional Fees	1,272	-
Costs of Charitable Activities		
Welfare Payments	1,160	925
Research	687	1,522
Merchant Navy Day Commemorative Service	-	191
MN100 Event	-	78,076
Software Support	127	254
Donations	6,289	-
Gala Dinner	-	-
Sundry Expenses	<u>4,404</u>	<u>15,397</u>
	32,511	120,957
SURPLUS / (DEFICIT) FOR YEAR	<u>7,921</u>	<u>(42,563)</u>

MERCHANT NAVY ASSOCIATION

STATEMENT OF FUNDS

AT 31ST AUGUST 2021

	2021 £	2020 £
Current Assets		
Bank Current Account	64,358	59,147
Bank Fundraising Bonus Saver Account	5,016	1,266
Welfare Support Fund	6,268	7,308
	<u>75,642</u>	<u>67,721</u>
Net Assets	<u>75,642</u>	<u>67,721</u>
 REPRESENTED BY:		
Accumulated Surplus brought forward	67,721	110,284
Surplus / (Deficit) for year	7,921	(42,563)
	<u>75,642</u>	<u>67,721</u>

MERCHANT NAVY ASSOCIATION - NATIONAL

STATEMENT OF FUNDS

AT 31ST AUGUST 2021

Notes:

STOCK

Slop Chest Stock as at 01 September 2020 £9,954

Slop Chest Stock as at 31 August 2021 £7,344

TRUSTEE'S EXPENSES

Trustee's expenses incurred in the year to 31 August 2021 by the Merchant Navy Association were £2,352 relation to expenses incurred by; M Mathison, T Brant, R Glencross and D Cornes, D Parsons (2020: £10,348) – of which £368 were unclaimed expenses which were given back to the charity as donations (2020: £8,283).

ASSETS RETAINED FOR THE CHARITY'S OWN USE

Radios and Camera (approximate values) £0

Approved by the trustees on 30th October 2021 and signed by



Capt. M.F. Mathison
Chairman)



Mr D Cornes
(Treasurer)