

DRAFT MINUTES
of
SEVENTY EIGHTH ANNUAL GENERAL MEETING
HELD VIRTUALLY VIA ZOOM
on Tuesday 29 September 2020

1. OPENING ADDRESS

a. The Chairman, Cdr Heather Rimmer MBE RN, opened the meeting by welcoming viewers to the Trust's first virtual Annual General Meeting, held during Covid-19 and hosted from Castaway House, Portsmouth. The meeting had originally been scheduled to be held, with physical attendance, during May 2020, at HMS Collingwood, Fareham, a venue now planned for use in 2021. Cdr Rimmer said that this meeting would be a much shorter affair, focusing on business in order to be compliant with the Trust's Royal Charter and regulations set by the Charity Commission, with no guest speaker, and without benefit of the social interaction that would normally take place after formal business had concluded. Cdr Rimmer said that she was indebted to observing members for their support, and willingness to vote where eligible, while hoping that content would be both informative and not too dry. She also thanked the Royal Naval Benevolent Trust for the loan of the Jellicoe Room, along with its supporting technology, so that the meeting could be conducted from Castaway House. It was expected that some 60 virtual attendees had undertaken to join this meeting. To open proceedings, Cdr Rimmer invited the Trust's Patron, Her Royal Highness the Princess Royal, to address the meeting in a pre-recorded message.

b. Her Royal Highness said that it was somewhat ironic that at the last Annual General Meeting, at Trinity House in May 2019, the Trust and its members had been able to take continuing pride in that, although social media and technology had its place in bringing people together, it could not replace the face-to-face interaction that could be enjoyed wherever the Annual General Meeting took place. It had not been imagined that sixteen months later the world would now be very reliant on technology; not only to conduct business, but simply to keep in touch with people. She said that no one could have predicted that 2020 would be the year of a global pandemic, with all the impact that it would have for many years to come. She observed that everyone's experience of "lockdown" had been different; for some it had been an opportunity to reflect, learn new skills and strengthen community ties, while for others it had been an isolating, lonely and frightening experience; she sincerely hoped that members and their families remained safe, well and able to access help if needed. Her Royal Highness said that the Trust had spent over £413k in the delivery of its financial objectives in 2019, the full details of which were contained within the Annual Report and would be covered further by the Chairman of the Trust and its Treasurer.

c. Once more, the Trust had received an increasing number of legacies; the administration of eighteen estates had been completed, with a staggering £344,511 donated and a further £147k in the pipeline at the year-end. Her Royal Highness said that these very generous donations were an ongoing testimony to the unique bonds and camaraderie forged by service in the Women's Royal Naval Service, which led individuals to want to ensure that those in distress may always be helped and supported.

d. Finances had been further boosted by fundraising income from Cdr Jane Allen's Victory Walk, which raised over £30k split between the Trust and the Royal Navy and Royal Marines Charity. Her Royal Highness reminded the audience that Jane had been the guest speaker at the last Annual General Meeting, and had delivered an inspiring, humbling and humorous account of her and husband Frank's great and very eventful adventure. The plan had been for Jane to present cheques to the two charities at today's event, but the pandemic had thwarted both that plan and her efforts to raise further funds through speaking engagements - at least for the time being. Her Royal Highness said that the Trust was extremely grateful to both Jane and Frank for taking on this tremendous undertaking – including bringing all of the financial and logistical arrangements together in order for the Victory Walk to happen, and thence onwards to its final successful conclusion in September 2019. She said that the Trust's share of proceeds would be spent carefully on those former members of the Women's Royal Naval Service who for various reasons were in genuine need and required support. She also said that the Trust appreciated the opportunity that the Victory Walk (and the Victory Van in particular), had enabled the name of this now very small charity to be promoted across England, Scotland and Wales, and in an array of publications. One of the greatest challenges for the Trust was to remind all those who had served in the Women's Royal Naval Service that their charity was still operating for their benefit, and such superb publicity could never be bought.

e. Her Royal Highness said that 2019 had seen another Dauntless Association Reunion at Hayling Island, which had resulted in immense enjoyment, while raising significant funds for both the Trust and other charities. She thanked their small but very efficient team for their continued support.

f. Her Royal Highness said that the Trust had decided to refresh its Actuarial Review – an important exercise reflecting good governance that helps determine the remaining numbers of potential beneficiaries (taking into account UK mortality rates), current levels of casework, external influences and other relevant factors - with all of this helping to determine future financial need. The 2019 report had concluded that there had been no significant changes to any of the markers from the previous review in 2015, and that the Trust could remain viable for a further decade. Her Royal Highness gave reassurance that those eligible for support would always be provided for, even if that may be under slightly different arrangements.

g. Her Royal Highness said that at the start of 2020 the Trust had plans to work closely with the Association of Wrens to help celebrate in this, their centenary year. Sadly, these plans, both at national and local levels, had to be cancelled for 2020 but, subject to prevailing circumstances would go ahead in 2021. She said that as the Association's Chairman of the Centenary Committee had so aptly put it, *"the events will take place, and will be all the more enjoyable, because of our determination, our expectancy and longing, to celebrate who we are, our heritage and our future"*.

h. Concluding, Her Royal Highness said that the Trust remained as relevant and responsive as ever, and was prepared to deal with whatever the coming months may bring. She thanked everybody for their unwavering continued support

and engagement with the Trust, which enabled it to meet its objectives. She hoped that attendees would enjoy this “new-age” meeting, and sincerely hoped that the time when everyone could again meet in person was not too far off.

i. The Chairman said that the WRNS Benevolent Trust remained most grateful of the close interest that the Patron had always taken in its work. She added that the Trust had sent very best wishes to Her Royal Highness on the occasion of her 70th birthday in August. She then introduced the other people on the panel: Capt Catherine Jordan RN (Vice Chairman) and Cdr Liz Walmsley RN (Governor and Honorary Treasurer).

j. To those that did not already know, Cdr Rimmer sadly had to report news of the death of one of the Trust’s Vice Presidents, Nancy Thomson, who had died in March. Nancy had enjoyed a full career in the WRNS, starting with undertaking her initial branch training as a Signals Wren at HMS Mercury in 1954. Commissioned two years later, Nancy went on to undertake a diverse variety of roles, including being a WRNS Recruiting Officer; the officer in charge of the biannual Petty Officer Wrens’ Leadership Course at HMS Royal Arthur; Head of the Commander-in-Chief’s Management Information Centre; and as a member of the Cadet Entry and Admiralty Interview Boards. In 1977, Nancy was appointed Deputy Director WRNS, and while acting as the Royal Naval Charities Coordinator she became a member of the Grants Committee of the WRNS Benevolent Trust. This was to be the beginning of a long relationship with the Trust. Nancy retired from the WRNS in 1979 and took on a role as a Civil Service Commissioner. She became Chairman of the Trust in 1986; charming, persuasive, quick-witted and using a light touch, it is said that her invariably efficient meetings were always a pleasure to attend. During her tenure as Chairman she oversaw the initial introduction of “modern technology” for the Trust’s staff, absorbed the implications of “Wrens at Sea” and its impact on the Trust and Royal Charter, and then commenced discussions to move the Trust’s office from London to Portsmouth. Nancy passed on the Chairman’s reins to Mary Brown in 1991 and became a Vice President in 1992. She lived quietly in Southsea during her retirement and spent her final years in a care home. Cdr Rimmer said that the Trust would remember Nancy with gratitude for her enduring interest and support, as well as her generosity to the Trust.

2. MINUTES OF THE 77TH ANNUAL GENERAL MEETING

Cdr Rimmer reminded eligible attendees that the minutes of the last meeting held on 8 May 2019 had been previously circulated for their approval. With agreement having been received, and there being no objections, the Chairman signed the minutes.

3. ANNUAL REPORT AND STATEMENT OF ACCOUNTS

a. Cdr Rimmer presented the 78th Annual Report of the WRNS BT on behalf of the Central Committee. She went on to highlight the most significant points, starting with page 5 and a simple reminder that the Trust takes risk management very seriously, with all risks reviewed annually, alongside continuous efforts to mitigate them as far as possible.

b. Page 6 recorded that the Grants Committee had made awards to 184 beneficiaries, including 11 residing overseas. While this reflected a drop from 209

in 2018, the total value of regular and one-off grants had come close to budget at £284,080. The decrease in applications was not considered significant and was in line with the most recent Actuarial Report.

c. Looking at grants expenditure in more detail on page 6, Cdr Rimmer said that the overall value of Weekly Grants issued in 2019 had increased against 2018, with this largely due to higher expenditure involving residential and domiciliary care. The individual value of these grants compared favourably with those provided by similar charities and were annually reviewed. The flexibility of the Weekly Support Supplement, which may additionally be used as a temporary measure where an individual's circumstances are expected to improve, remained particularly effective. Similarly, the one-off General Amenity Grant continued to prove a useful tool, with the number of its regular recipients remaining steady at 29.

d. Setting regular grants aside, the next highest area of expenditure was £29,619 spent on Medical (Disability) Aids. There was an excellent example of this on page 11, of how funding of an electric scooter for one of the Trust's younger beneficiaries had made a huge difference to her life, giving her back some much needed independence. At this point, Cdr Rimmer mentioned one lady whom the Trust had both helped and gained additional support for. This wheelchair-bound 79 year old former Wren had, in autumn 2018, been served with notice to vacate her long-term privately rented accommodation, by a landlord who wished to sell the property. Our lady, who had impeccable financial history, had been misled by the letting agent who had advised that the property was being sold "with a sitting tenant", a point that the landlord subsequently denied rather later in the day. While both the Citizens Advice Bureau and Shelter were engaged, the Trust pledged its maximum grant of up to £4k in this emergency, to help with relocation costs, while asking Greenwich Hospital and The Royal British Legion to assist, which they did. Sadly, a new rental fell through because the former landlord failed to provide a reference. Liaison with the Local Council brought only offers of B&B accommodation, which was unsuitable for the disability-related needs of our lady. With her having to frequently move from friends' houses to hotels and back, accruing credit card debt along the way in her fight for survival, she was unable to move into permanent housing until April 2019. The Trust was pleased to report that she was now comfortably settled and happy in her new home. Thanks to help from the other charities, the Trust was able to use the residue of its pledge to not only help her move in, but additionally award a temporary regular grant for 12 months, to help meet the unavoidable debt accrued during this prolonged and very stressful period. Our lady's undoubted mental positivity and resilience were tested in full, and while when low she had to seek help from her GP, she felt constantly buoyed up by regular email and telephone contact with both the Trust and her SSAFA caseworker. She was also a most grateful recipient of a Dauntless Association Christmas Hamper during those dark days, taking the opportunity to express thanks for all the continued generosity, support and kindness that she had received. Cdr Rimmer drew attention to further examples of support, as recorded on the inside cover and at pages 9 to 11 of the report, including a touching note from the young daughter of a former Wren who had died very suddenly and in tragic circumstances.

e. While cases seeking assistance with priority debts (e.g. rent and household fuel arrears) were fewer in 2019, it is invariably recommended that applicants bear in mind that expert debt advice and management is available from bodies such as

SAIL, StepChange and the Citizens Advice Bureau – a practice responsibly reflected throughout the service charity sector. Proof of such approach is required in more complex cases, including where assistance is being sought for other items because self-funding is prevented by an unmanageable level of unassociated debt.

f. The Trust had increased its maximum one-off grant to £4k in January 2016. While six such grants were provisionally awarded during 2019, five were subsequently reduced when the Trust successfully almonised with other charities, very effectively sharing the cost.

g. Cdr Rimmer drew attention to expenditure in relation to Education grants, where this had reduced significantly against the previous year. The Trust's Royal Charter allows for financial assistance to those wishing to retrain in order to be better able to support themselves and their families, and unlike Welfare grants, the level of household income is not taken into account.

h. The number of applicants approaching the Trust for the first time had increased to 55, a small increase against 49 in 2018. Returning applicants numbered 50, a noticeable decrease from 67 in 2018.

i. Cdr Rimmer drew attention to the graph on page 8 of the Report, which depicted the age breakdown of those that the Trust had helped over the last three years. It showed that the Trust continued to help a significant number of ladies in their 80s and 90s, while the number of younger ladies requiring assistance also remained steady - she said it was likely that many of these would continue to require a helping hand from the Trust. Cdr Rimmer said that the Trustees remained confident that the Trust's Strategic Plan, which was based on the recently refreshed Actuarial Review, continued to be well founded.

j. Cdr Rimmer said that the Trust remained very grateful for the support provided by SSAFA, The Officers' Association, The Royal British Legion, and the Royal Commonwealth Ex-Services League, in identifying potential beneficiaries. The casework provided by these organisations could be quite complex, especially when involving younger applicants. The Trust's Grants Administrator undertook significant background research and additional, often direct communication to ensure that the Grants Committee had all of the information that they needed to make the right decisions. The reduction in the number of cases received now allowed much more time and care to be spent on current and potentially wider needs.

k. Cdr Rimmer said that the Trust continued to work closely alongside other service charities through sharing of outreach opportunities, and it was good to know that many representatives from those organisations were attending this presentation. The Trust was also most grateful for the support of all those individuals and organisations mentioned on pages 13-14 of the report.

l. Cdr Rimmer said the Trust remained enormously appreciative of those who remembered the charity in their wills, and details of the most generous Legacies and In Memory Donations received during 2019 were at pages 15-16; she said that the Honorary Treasurer would give wider mention in her report.

m. Cdr Rimmer also said that, as ever, the Trust was extremely grateful to the members of the Association of Wrens and Women of the Royal Naval Services, for all that they did on its behalf. The totals raised specifically for the Trust by the Association's Branches and Informal Groups were provided at page 16. While lower than previous years, it was fully understood and accepted that the Association's focus had been concentrated on planning for their Centenary Year. Cdr Rimmer said that it was very sad that most of their events and plans had had to be postponed due to Covid-19, and the Trust sincerely hoped that they would indeed be able to reschedule for 2021. She added that it must have been particularly sad for Jill Stellingworth, who after 3 years at the helm of the Association was shortly due to step down, before any of the Centenary events had been held. She wished Jill all the very best for the future, and looked forward to working with her successor, Nancy Hill.

n. Cdr Rimmer said that the Trust was often asked by family members if a contact could be provided for those feeling socially isolated; in addition to playing an important role in bringing the Trust to the notice of potential beneficiaries, the Association also played a great part in helping to put these women in touch with one another.

o. Cdr Rimmer was sad to advise that the 2020 joint Association-Trust fundraising dinner, normally held in the Union Jack Club, could not be held due to ongoing Covid-19 restrictions and had been cancelled.

p. She gave huge thanks to the WRNS BT Trustees, the members of the Central, Grants, Finance and Quality Assurance Committees, Ambassadors, the General and Assistant Secretaries, and all the members of the Trust who freely gave of their time to help out at events throughout the year.

q. Following the above summary of work undertaken by the Trust in 2019, Cdr Rimmer said that she could not forego mention of the unprecedented times that everyone was going through due to the global pandemic. While there had been no upsurge in applications for support over the last six months, which had been the common experience across charities, with furlough schemes soon to finish and more job losses expected, that situation may not endure. She wished therefore to provide reassurance that the Trust remained financially well placed to respond as quickly as possible to any increase in applications, and would continue to work with other charities to ensure the best outcomes for the individual. She then called, for the final time, upon Cdr Liz Walmsley, the Honorary Treasurer, to present the Balance Sheet and Statement of Accounts.

r. Cdr Walmsley started by saying that the 2019 financial year had seen good results for the Trust. Whereas net losses were reported in 2018, in 2019 the accounts reflected net income of £592k, comprising gains of £471k in the value of investments and an operating surplus of £121k against a planned budget deficit for the year of £236k – primarily due to the value of a number of legacies. This had contributed to an increase of £109k in the Trust's cash position. Main sources of income were legacies, dividends and interest from investments, and donations. Looking at each in turn, she advised the following:

(1) Legacies. Income from legacies totalled £344.5k, an increase of £211k compared with the previous year. There were 5 receipts which individually exceeded £10k - the largest being an extraordinary £162.5k. At the end of the year, the Trust had been notified of further legacies in the region of £163k, relating to 9 estates, the administration of which had yet to be completed; it was expected that these would meet the recognition criteria for accounting within 2020. Cdr Walmsley said that the Trust continued to be extremely grateful to all those who remembered its good work in their wills, and their thoughtful contributions really did continue to make an enormous difference.

(2) Investments. Income from legacies could clearly fluctuate from year to year, so dividends from investments remained the most reliable and constant source of annual income. In 2019, investment income bounced back slightly from the previous year, to £142k, mainly due to the increase in cash holdings and slightly higher interest rates. This provided approximately 49% of monies needed to cover expenditure on grants, or 34% towards the overall costs of running the Trust.

(3) Other Sources of Income. Income from donations, fundraising and rebates remained consistent with the levels received in 2018. Fundraising included receipts of £14.7k from Jane Allen's Victory Walk; £2,857 from the Dauntless Association Friday Night Fundraiser; £561 from the HMS Collingwood Cake Sale; and £1,235 from the joint Fundraising Dinner (with the AOW receiving the same sum). These figures all excluded Gift Aid. There had also been an increasing and very welcome number of Facebook Birthday fundraisers. Cdr Walmsley gave great thanks to Jane Allen, the Trust's Ambassadors and the Trust's many supporters, for all that they had done for the Trust.

s. On the expenditure side:

(1) Grants to Beneficiaries. Grants made to beneficiaries had increased by 3.1% against 2018, totalling £284k.

(2) Investment Management Fees. These had increased slightly to £24k, reflecting the rise in the value of the portfolio.

(3) Other Expenditure. Fundraising and publicity costs were higher in 2019, primarily due to a reallocation of costs apportioned within the General Secretary's employment. Conversely, support costs had decreased for the same reason, and due to the reduction in the paid working hours of the Trust's two members of staff, together with other measures put in place to reduce overheads. Governance costs included items such as legal and accountancy/auditing fees, and meeting expenses; the overall total had doubled in 2019, taking into account the cost of the Actuarial Refresh, arranging of new staff contracts, and the AGM being held in London.

t. Turning to the balance sheet, Cdr Walmsley highlighted that:

(1) The Trust had made no significant capital purchases in 2019, which, after depreciation, resulted in a decrease in the overall value of fixed assets.

(2) The value of the Trust's investment portfolio had risen significantly due to the recovering market performance, thanks to the previously mentioned unrealised gains of £471k. Other debtors included prepaid insurances and accrued income from investments, bank accounts and four legacies, which, although paid out in 2020, met the charities' Statement of Regulated Practice (SORP) criteria, in that they had to be recognised in the 2019 accounts.

(3) Taking into account all assets and liabilities, the Trust closed 2019 with unrestricted funds of £4.4m, representing an overall increase of £592k compared with 2018.

u. Cdr Walmsley said that the Trust continued to hold sufficient funds to meet the anticipated needs of the charity for 2020. As in recent years, the Trustees did not intend to seek any significant external grants for 2020 and, in the unlikely event of a cash shortfall in-year, would continue to draw down on its investments in accordance with the Strategic Plan, as based on the Actuarial Review.

v. In addition to those already thanked by the Chairman, Cdr Walmsley expressed thanks to Gavin Whitter and his team for their detailed and supportive work in auditing the Trust's accounts for the first time; James New, NatWest bank manager for the Trust; Miranda Thomson-Schwab representing Investment Managers at Brewin Dolphin; the Trust's Finance Committee (including Nadia Sutherland for volunteering as the Trust's external independent financial advisor); and the Trust's General and Assistant Secretaries for their consistent hard work, guidance and support.

w. Cdr Walmsley said that this concluded her seventh and final Honorary Treasurer's report to the members of the Trust, and she found it wonderful that it should be a positive one. She was very grateful to Maggie Bolam who was volunteering to take on the role (subject to vote), and could only apologise for handing over at such a financially volatile time. Cdr Rimmer thanked Cdr Walmsley for her report.

x. Cdr Rimmer stated the annual objectives of the Trust for 2020 were:

(1) To continue to satisfy the needs of applicants assessed as requiring a grant.

(2) To review all regular grants on an ongoing basis.

(3) To review the Trust's performance against the output of the refreshed Actuarial Review and Strategic Plan.

(4) To develop further the Trust's relationship with other Royal Naval charities.

(5) To build on the increased awareness resulting from the Victory Walk to further the work of the Trust.

(6) To support the Association of Wrens and Women of the Royal Naval Services in their Centenary year.

(7) To implement use of the replacement (CMS2) Casework Management System on its introduction.

y. This concluded the presentation of the Annual Report.

4. ADOPTION OF THE ANNUAL REPORT, BALANCE SHEET AND STATEMENT OF ACCOUNTS

Cdr Rimmer said that she had received a proposal from CPO Sandra Parkinson, a Governor, to propose the adoption of the 78th Annual Report, Balance Sheet and Statement of Accounts as audited for the year ended 31 December 2019. Mrs Alison Gott, a Governor, had agreed to second the proposal; votes received from members' voting packs had been received and the Chairman confirmed that the resolution was unanimously carried.

5. ELECTIONS

a. Cdr Rimmer said that nominations for election had been circulated and voting members had been asked to approve the list of those persons nominated for office in 2020-21. She highlighted as follows:

- The Trust was saying goodbye to a number of its team, including one of its stalwarts – Cdr Maggie Robbins, who had been involved with the Trust as a Serving Representative in 1992-1996, returning as a member of the Grants Committee in October 2006, before stepping up to the post of Chairman of that Committee in 2007, and only now stepping down. Maggie had agreed to be nominated as a Vice President of the Trust, so that the Trust could continue to benefit from her expertise, experience and wisdom;
- Mrs Alison Gott's tenure as a Governor was to end at this meeting, but the Trust was very fortunate in that she had agreed to assume the role of Chairman of the Grants Committee. Alison had spent a year shadowing Maggie Robbins and was looking forward to this new challenge. During her time as a Governor, she had been a member of the successful WRNS100 Committee and led on all the merchandising activity. She had also been a member of the Quality Assurance Group, which along with other tasks undertakes the annual internal audit. As a self-confessed EBay junkie, she had played a key role alongside the General Secretary in getting everything together for the forthcoming EBay auction of donated items. Due to take place between 1-9 October, details of this may be found on the Trust's website;
- Cdr Liz Walmsley's tenure as both a Governor and Honorary Treasurer appeared to have passed very quickly; taking the role on leaving the Royal Navy, she had provided invaluable support to the General Secretary in relation to all financial matters, including reports, backed up with wise counsel to the Finance and Central Committees. During this time, she had launched her own business and was now in the position to enjoy many more happy walking holidays, using her motorhome,

Doris, as a base, alongside husband Matt, now also retired from the Royal Navy. The Trust wished them well in their future adventures;

- Maggie Bolam had kindly offered to step in and assume Liz's mantle as both a Governor and Honorary Treasurer; Maggie's biography had been provided on the reverse of the Election Sheet and indicated an excellent pedigree for both of these posts;
- Cdr Vee Hooton had agreed to take on the remaining role of Governor, and although she had been a Wren for only a very short time before the service closed, the extensive CV detailed on the Election Sheet showed her as most fitting for the role;
- WO1 Paula Price had been a Serving Representative on the Central Committee since 1995, interrupted only by deployment on sea service. She had also served on the Finance Committee and had helped to provide a grass roots view during Trustees' discussions. Paula had supported the Trust at numerous events, and as she retired from the Royal Navy the Trust thanked her for her very long-standing support, and wished her well with her new beauty therapy business;
- CPO Aurora Allen had volunteered to take Paula's role, and remained a member of the Grants Committee, on which she had served since 2015. Aurora was currently working in the Personnel Administration Training Wing at the Defence College of Logistics and Policing Administration at Worthy Down, near Winchester.

b. Cdr Rimmer said that the Central Committee unanimously supported all of the above nominations. She had received a proposal from Mrs Barbara Hines, a Governor, to propose that the nominations for the Central Committee and Vice Presidents be adopted. Lt Cdr Jane Pizii, a Serving Representative, had agreed to second the proposal; votes received from members' voting packs had been received and the Chairman confirmed that the resolution was unanimously carried.

6. AUDITORS

(1) Cdr Rimmer said that the Trust was very pleased that Gavin Whitter from Gibson Whitter Ltd was in the audience today, and that he and his team had now completed their first year as the Trust's auditors. The Central Committee was very pleased with the seamless transition evident since their initial appointment, and for all the support they had since provided.

(2) She had received a proposal from Cdre Annette Picton, a Trustee, to propose that Gibson Whitter be appointed as Auditors to the Trust for the current year. Mrs Ollie Butler, a Governor, had agreed to second the proposal; votes received from members' voting packs had been received and the Chairman confirmed that the resolution was unanimously carried.

7. CONCLUSION

a. With voting completed, Cdr Rimmer said that the Trust would look forward to dining out its leavers and welcoming its joiners later this year, or as circumstances allowed.

b. She added that she had one outstanding action to perform, which was to present flowers on behalf of the Trust to Liz Walmsley, as she was present alongside her. Other leavers had already received similar gifts, by post or in person, in the preceding days.

c. Cdr Rimmer closed the meeting by thanking all those who had managed to join the audience today, and said that she hoped that she would see everyone at the 2021 AGM, in anticipation that this would be held in HMS Collingwood. Today's proceedings would be uploaded to the Trust's website in due course.

SIGNED DATE