

➤ Supporting seafarers and fishers worldwide during the Covid-19 pandemic  
Stella Maris Annual Review 2020



STELLA MARIS

➤ “Know that you are not alone and not forgotten. Your work at sea often keeps you apart from others, but you are close to me in my thoughts and prayers, and in those of your chaplains and the volunteers of Stella Maris.”

Pope Francis, who addressed seafarers and fishers in June 2020, thanking them for keeping the world trading despite the huge challenges posed by the Covid-19 pandemic.



## ➤ View from the Bridge



In 2020 sadly we said goodbye to John Green, our Director of Development and Fr Colum Kelly, Port Chaplain. Fr Colum and John made outstanding contributions to our mission in the UK and overseas with their faith, energy and professionalism. Please remember them in your prayers as they embark on the next chapter of their lives.

**In a year when the world came to a halt to fight Covid-19, seafarers and fishers have never worked harder – and the ministry of Stella Maris has never been more vital.**

While we hunkered down in our homes, brave men and women of the sea joined the ranks of essential frontline workers. They kept going despite the risks, to ensure global trade continued. Meanwhile, the cruise ship industry was grounded after being hit so hard in the early stages of the pandemic.

The cost of the pandemic on seafarers and fishers (and on many in society) has been severe... lives lost, families thrust into poverty, not to mention the devastating mental and emotional toll. But Stella Maris has been the consistent, steadfast friend in port for fishers and seafarers.

Our chaplains and volunteers quickly adapted to the new circumstances. We safely kept serving, with video Gospel readings, one-to-one gangway chats, and the provision of care packages.

We supported crews stranded in UK ports, and worked hard to help seafarers get home. We were there by the seafarer's hospital bed, and offered comfort to grieving crews following a suicide.

At the time we celebrated our 100-year anniversary in October 2020, our ministry has never been needed more.

But of course, this work is only possible thanks to the extraordinary generosity of our supporters. Despite the challenges of the year, we received almost £1.7 million from compassionate donors and funders and other income sources to care for seafarers and fishers and to share God's love. Thank you so much.

There are still stormy waters ahead, and seafarers and fishers will need essential support in 2021. But with you on board, we are ready for what is over the horizon.

**Martin Foley, Chief Executive Officer**

## Spotlight on our chaplains

**21 chaplains** supported seafarers and fishers in **64 UK ports**

Globally, there are more than **1,000 Stella Maris chaplains** and volunteers in **60 countries**

We supported **83,050 seafarers and fishers** within Covid-19 restrictions in the UK

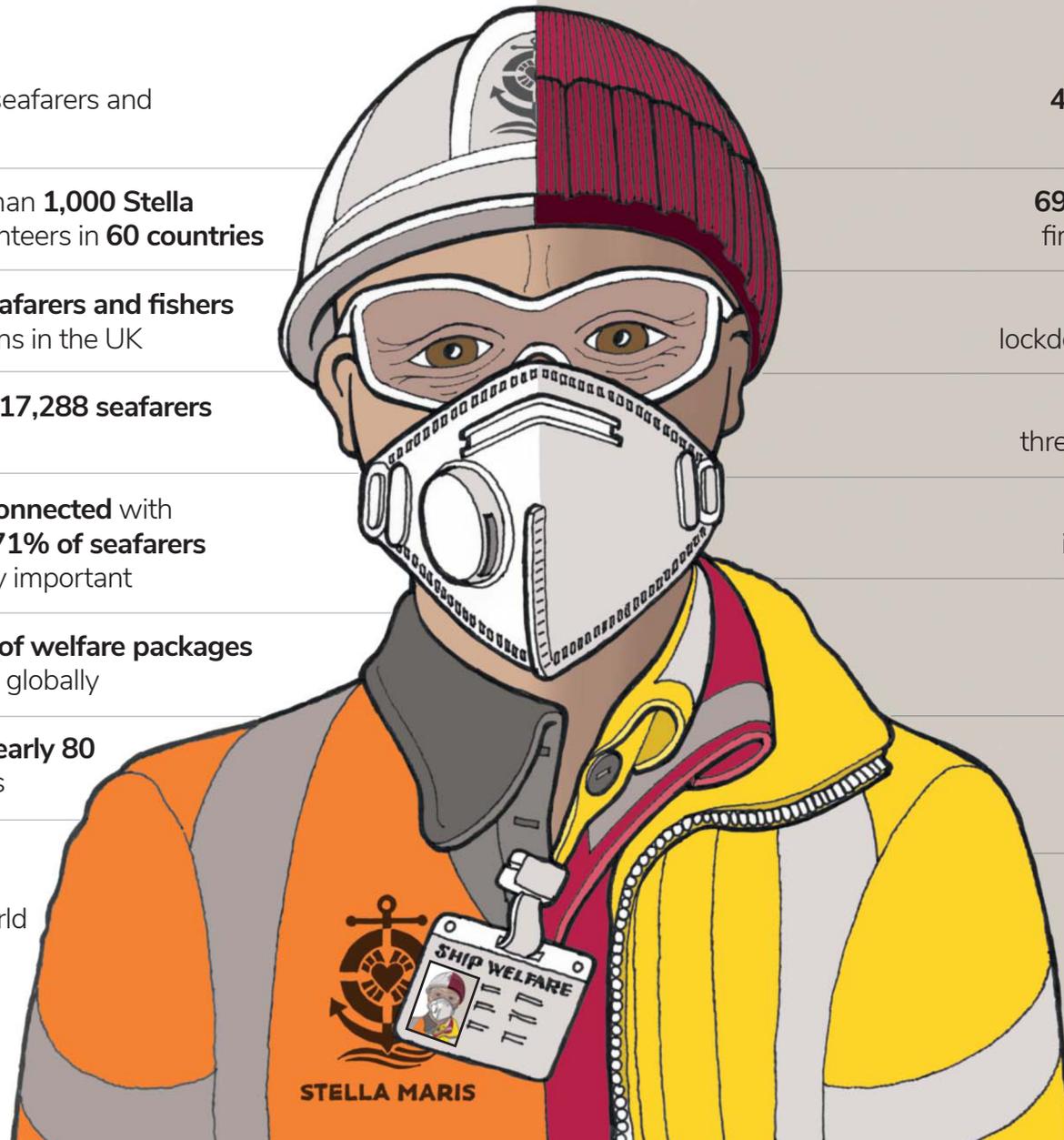
We directly ministered to **17,288 seafarers and fishers in the UK**

**Helping seafarers stay connected** with family was a top priority. **71% of seafarers** said Wifi units were vitally important

We delivered **thousands of welfare packages** of toiletries, food and PPE globally

We filmed and emailed **nearly 80 Gospel readings** to crews

We distributed **36,354 copies of Stella Maris magazine** around the world



## Spotlight on seafarers

**400,000 seafarers** stranded around the world, unable to get home

**69% of seafarers** suffered significant financial impact during the pandemic

**120 seafarers spent 150 days** of lockdown at our centre in the Philippines

**Almost half of seafarers** support three or more people with their income

**The top concern** among seafarers in 2020 was **feeding their families**

**100% of seafarers** we surveyed suffered **mentally, emotionally or psychologically** during 2020

**Many seafarers** spent more than a **year on board** due to extended contracts

**Every day cruise ships** are grounded, **2,500 jobs are lost** worldwide

➤ In a global pandemic, your support around the world



**Stella Maris is the world's largest ship-visiting network. We improve the lives of seafarers and fishers everywhere. But in 2020, your support also provided long-term, intensive help to seafarers who found themselves in crisis.**



#### Samoa

When a deckhand left Samoa in May 2019, his wife was four months pregnant. Fast forward to Christmas 2020, and he was still at sea – another victim of extended contracts and Covid disruption. “I miss my family so much,” he said. “My daughter is now nearly 18 months old and I’ve never seen her.” Our chaplains advocated for and supported him. In March 2021, he finally arrived home.



#### South America

Seafarers admitted to hospital in Santos, Brazil were contacted by our local chaplain – who made sure they received the help they needed. Likewise in Montevideo, Uruguay, our local chaplain helped the crew of a cruise ship after 60% of them were struck down with Covid-19. He ensured they were well supported in hospital before being repatriated.



#### Italy

24 seafarers abandoned in an Italian port for 3 months were repatriated thanks to the intervention of our chaplains. Crews from a chemical tanker and a general cargo vessel were stranded in Porto Corsini and Ravenna, unable to step off their vessels. Your support ensured the men were fed and cared for. Agencies worked together to overcome obstacles to get them home.



#### USA

Our chaplains helped a seafarer return home after an invalid visa meant he wasn’t even allowed off his vessel when it arrived in Houston, USA. The seafarer had been working for more than a year, and was suffering from poor mental health and severe stress. Your support provided pastoral care and secured a visa waiver so the man could return home.



#### Ivory Coast

More than 1,600 seafarers received help in the port of Abidjan, Ivory Coast. At the start of the pandemic, we distributed 5,000 fliers to educate people about the virus and how to stay safe. We helped set up hand sanitising stations around the port. And over three months in 2020, we provided vital packages of food and toiletries to 600 seafarers and families.



#### Philippines

120 seafarers spent 150 days of lockdown living in our centre in Manila – and our chaplain there plus four staff stayed with them. Most of the seafarers were returning home after serving up to nine months at sea, while the rest were starting contracts. Your support ensured the seafarers were fed, engaged in regular activities and could stay in touch with their families.



#### East China Sea

In September 2020 the livestock carrier, Gulf Livestock 1, tragically sunk off the coast of China. Forty-one people died. The two survivors were a 45-year-old chief officer and a 30-year-old deckhand, both Filipinos. We provided vital financial, pastoral and prayer support to families of the missing crew. We found counsellors for the two survivors, and sought out legal advice.

## > A friend in the crisis: messages of thanks from seafarers

Seafarers were the overlooked frontline heroes of 2020. They kept our supermarket shelves filled, delivered medicine and personal protective equipment to our shores, and worked long, hard hours in dangerous conditions. **Your support kept them going – and they were grateful for the help and care you enabled.**



“It’s great to be alive and well and back with my family. Without Stella Maris I never would have made it. I would be freezing and starving or, more likely, dead.”  
A 22-year-old Filipino fisherman, who we helped to rescue from a port in Uruguay



“One thing I can say is that Stella Maris was always there for us. Nothing has been too much trouble.”  
Gianmario, the captain of a ship stuck in Glasgow



“Whatever we needed or required, you were there. If we are in trouble, we know we can talk to you and you will help. You have never turned us away.”  
Anthony, crew member on cruise ship



“We pray always that God will give us support in this difficult situation, and I’m so very thankful to Stella Maris for providing us with food, a place to stay and a small amount of money.”  
Rodelito, a second engineer from the Philippines, who spent lockdown in our Manila centre



“I don’t know what we would have done without your reassurance and support to us. You have been our guardian angel!”  
Sergei, crew member on cruise ship



“Thank you for providing top-up phone cards when we can’t go ashore. You help us to connect with our families, and we bless and pray for your good health. You guys are truly friends, and an instrument of God.”  
Capt Flover D Santos, Master of LPG/C Eco Invictus

➤ **Rescue for exploited fishermen: one man's story**

Exploitation and abuse is a significant issue in the global fishing industry. Thanks to your support, our chaplains help rescue some of the most vulnerable people – here in the UK and around the world.

*"After my father died, I had to provide for the family so I signed up as a deckhand on a Chinese fishing vessel. The day we left port, I was seasick. But the homesickness was much worse.*

*"We arrived in Montevideo, Uruguay in July 2020. The captain wouldn't let us go ashore. Even if I had got off, I had no money; my wages had never been paid. But there was a bigger problem.*

*"Our food was running low. First, fruit and vegetables disappeared, then meat. Then we ate only rice, every day, and just a trickle of water came from the taps. The temperature dropped but none of the 26 crew had winter clothing. We shivered in our bunks at night.*

*"I got desperate. Two friends came down with a fever, and I thought I would die. Our captain kept telling port authorities there was no problem on board.*

*"Every sailor knows about Stella Maris. My mother called the office in Montevideo – and said, 'Please help me bring my son back home.'*

*"Then, a miracle happened. A Stella Maris chaplain arrived with food, clothes, phone cards, medical supplies, books and magazines all donated by well-wishers. I am not ashamed to say, I cried on the shoulder of that chaplain like a baby.*

*"It took much work by Stella Maris, but in September – after two years and seven months – I arrived home. My mother cried. It's great to be alive and with my family. Without Stella Maris, I never would have made it."*

**A fisherman from the Philippines**

➤ **Support for staff in an industry at anchor**

**Back in the days before social distancing or self-isolation, a British registered cruise ship called Diamond Princess was making headlines.**

An 80-year-old passenger disembarked in Hong Kong, in early February 2020, and days later tested positive for Covid- 19. Within weeks 712 other passengers had caught the virus, and 3,700 holiday-makers and crew then spent a month in quarantine on board. Fourteen people died.

The crisis marked the start of the cruise ship industry's most challenging year. British-based cruise operator Cruise & Maritime Voyages (CMV) was one of several companies to go out of business, with the loss of some 15,000 jobs. Meanwhile, one after another, ships pulled up the gangway and anchored off the coast of ports around the world.

But, thanks to you, workers in this hard-hit industry have not been forgotten.

Our chaplains created video recordings of Gospel readings to email on board the anchored ships. We live-streamed Mass and prayer meetings to cut-off crews. We provided support packages to all the Carnival fleet in Southampton, and helped crews on the Fred Olsen fleet, on the Firth of Forth.

For CMV staff, we helped repatriate crews after the company went under and chased outstanding wages. In Manila, our chaplain ensured crews on 30 cruise ships got home. And we were there for the crew of a cruise ship in South West England after a suicide.

Fr John Lavers, Director of Chaplaincy for Stella Maris GB, said, "The coronavirus pandemic has taken an extraordinary toll on the mental health of cruise ship workers. The industry will be in a slow recovery for years.

*"Caring for cruise ship workers and their families remains a top priority for our chaplains and we are immensely grateful for your support, kindness and prayers."*

# Celebrating our centenary 100 years of supporting seafarers

## Our new look

To mark 100 years of ministry, we officially became 'Stella Maris' rather than 'Apostleship of the Sea'. Stella Maris is the name by which we are generally known around the world. We also refreshed our logo...

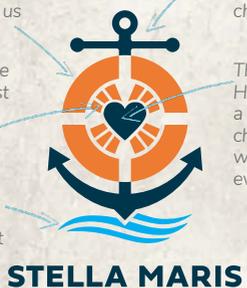
Our lifesaver is faith; it keeps us afloat and strengthens us

Hope is the anchor in a world of challenges

We shine the light of Christ on injustice and abuse

The Sacred Heart of Jesus, a symbol of charity, means we welcome everyone

We care for the sea, the environment in which seafarers live and work



## Your stories

**Charles Stuart** told us about his mother, a wartime ship visitor with Stella Maris in Buenos Aires. She recalled Royal Naval sailors enjoying tea dances alongside their counterparts from German ships, each encouraging the orchestra to play their own patriotic tunes.

**James Moffat** told us how he visited more than 1,200 ships, from 42 different countries, as a Stella Maris volunteer in the 1960s and 70s. "I'll never forget welcoming seafarers from all over the world to Glasgow," he said.



**John Hood** came across Stella Maris on a voyage to the Far East, and always sought out our seafarers' centres in ports during his career. Now a volunteer ship visitor for Stella Maris at Fawley, Southampton, John said, "Stella Maris has been the golden thread through my working life."

## Our history



**In 1920, the Apostleship of the Sea was established in Glasgow to support seafarers in need. A hundred years later, we are the largest ship-visiting network in the world.**

With the pandemic forcing a change of plan, our 100-year anniversary looked a little different – but you still helped us to celebrate a special occasion.

In April we asked for your Stella Maris stories. We were overwhelmed with tales of sea-going relatives, ship-visiting volunteers, and even meeting future spouses in Stella Maris hostels!

These accounts are part of our heritage and history; please read them at [centenary.stellamaris.org.uk](http://centenary.stellamaris.org.uk)

## Centenary Mass

In October, we live-streamed a Centenary Mass, celebrated by Archbishop Philip Tartaglia of Glasgow. Sadly, Archbishop Philip passed away in January 2021 after contracting Covid-19. We pray for the repose of his soul and comfort for family and friends, and remember with gratitude his generous support over many years.

Our Centenary Mass featured a special message from Cardinal Peter Turkson, Prefect of the Vatican Dicastery for Promoting Integral Human Development.

"In this centenary year, while we look back at our history, we would like to give thanks for the countless 'apostles' of all nationalities," said Cardinal Turkson.

And encouraging today's Stella Maris community, he added, "Be apostles faithful to the mission of proclaiming the Gospel. And show the loving face of the Church."

"Respond without hesitation to maritime people who wait for you on board to appease the deep longing of their soul and make them feel active members of the community."

<p><b>1920</b> First meeting of Apostleship of the Sea in Glasgow</p>	<p><b>1922</b> Approval from the Holy See</p>	<p><b>1922</b> Pope Pius XI approved and blessed the constitution</p>	<p><b>1945</b> Apostleship of the Sea has 80 centres</p>	<p><b>1952</b> Recognised as official missionary work of the Church</p>	<p><b>1957</b> Known as Apostolatus Maris, after Mary the patron saint of seafarers</p>	<p><b>1969</b> Founding member of International Christian Maritime Association</p>	<p><b>1977</b> Decree to regulate global activity came into force</p>	<p><b>2012</b> Pope Benedict spoke at our 23rd World Congress</p>	<p><b>2020</b> Renamed as Stella Maris, the name by which seafarers better know us</p>
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**When times are tough, our faith sustains us. Stella Maris Director of Chaplaincy Fr John Lavers explains why faith in God was a lifeline for seafarers in 2020, and how you helped.**

**How important has faith been to seafarers in 2020?**

Think of the challenges seafarers usually face... isolated, trapped in a noisy, moving environment, the lack of personal space. Then add in all the challenges of this year... worry about family and finances, not being allowed off vessels in port, working extended contracts with no end in sight. It's a pressure cooker of anxiety and stress, and tragically there were a number of seafarer suicides in 2020.

Around 90-95% of seafarers we meet have a Christian faith background, and the majority of those are Catholic. I can honestly say, without the presence of faith in their lives, many seafarers would feel lost. Faith has helped people survive and cope with the uncertainty. It has offered hope.

**How did Stella Maris adapt to meet the faith needs of seafarers during the pandemic?**

Obviously, we could no longer go on board, so we put together gift bags of items like food and hats, along with faith support material, to hand over on the gangways. Seafarers received Bibles, Stella Maris magazines and rosaries from us.

We produced weekly Gospel videos, featuring the reading with a reflection and prayer of intercession. They were emailed to all the cruise ships around the UK that we could reach. And we ensured Masses were said for seafarers around the UK.

**What difference did this support make?**

Seafarers say it made a tremendous difference. They are so grateful for the support and care. We are a bridge into the community, and seafarers are desperate to have us back on board to celebrate Mass as soon as we are allowed. One cruise ship company specifically asked that we make ourselves available to their crew, because they recognise the importance of faith and pastoral care.

**How can supporters pray for seafarers impacted by the pandemic?**

Give thanks for seafarers, the vital key workers who kept us fed, clothed and looked after during the pandemic by delivering goods all around the world. Pray for their safety, and for God's protection over their families. Pray for an end to the pandemic globally, and a smooth return to better times.



## Acts of kindness

Often, it's the small things that make the biggest difference. Your support helped to share God's love in countless ways through 2020 – and your kindness touched seafarers' lives.



Ray, a seafarer on the MV Verity, was delighted to receive this bike from our volunteer ship visitors Roger Worton and Billy Barnett. "It's very kind of Stella Maris to think of the needs of us seafarers," said Ray.



Your support meant the crew of cargo vessel IVS Triview received a supply of warm clothes, chocolate, toiletries and faith items before heading off to Russia. "I have been on the vessel for 11 months and this is the first time anyone came to visit us," said one seafarer. "Thank you for all the gifts."



An amazing group of our supporters in Tisbury, Wiltshire, knitted 365 hats for seafarers! They'll be handed out by us as gifts at ports around the country.



When our chaplain Julian Wong asked 30 Filipino seafarers how he could help, there was just one thing on their mind: cheeseburgers. Julian went straight to McDonald's, bought 30 meals and delivered them back to the container ship OOCL HK as a lockdown gift.



Lockdown didn't stop our chaplain John Fogarty from delivering phone cards to a crew arriving in Northfleet after 40 days at sea. John wasn't allowed on board – and the crew weren't allowed off – so a bucket was lowered from deck, and the precious cargo was hauled on board.



The crew of the Thetagas were thrilled to receive chocolates, sweets and phone cards from our chaplain when they were berthed in Braefoot Bay Terminal. "You are the best," said one seafarer, "Thank you very much!"



When four Samoan seafarers sadly told our chaplain Julian Wong that Christmas wouldn't be the same without festive lights, it was a challenge he couldn't resist. Julian scoured the shops round Felixstowe Port – and eventually found the last two sets of lights in a shop. He handed them over with a stash of toiletries and other goodies. One seafarer was so thrilled, he insisted on lowering his face mask for a moment so Julian could see his broad smile!

## Sea Sunday 2020



## A tribute to Captain Culshaw, with thanks for in memory gifts



In memory of Captain  
Simon Culshaw

**Sea Sunday looked a little different in 2020 – but it was still an occasion to pray and thank God for seafarers, a group of true frontline heroes who kept us going through the pandemic.**

Sea Sunday is a day when the Catholic Church prays for all those who live and work at sea, and for the ministry of Stella Maris. In 2020, it was held in December rather than its usual July date. And it was a moment to remember particularly seafarers and fishers separated from family as a result of the pandemic.

Churches also remembered the huge sacrifices made by seafarers to keep supplying food, medicine and goods around the world.

Sea Sunday Masses were held around the country, and some were live-streamed for those not attending in person. Our new suite of digital Sea

Sunday resources was available to churches to use online.

A flagship Sea Sunday Mass was celebrated at Portsmouth Cathedral by Bishop Philip Egan, and broadcast live on Radio Maria England and the internet. Adrian Gannon, Director of Development for Stella Maris, said, “Our thanks to churches and parishioners who prayed for seafarers and fishers, and kindly supported our work during this difficult year for everyone.

“In 2020, more than ever, we thanked God for hardworking men and women of the sea – and we celebrated them on Sea Sunday just as we clapped for carers back in the Spring.”

**Look out for news of Sea Sunday 2021, which we'll be celebrating on 11<sup>th</sup> July. Please support seafarers by getting your church involved this year.**

**Captain Simon Culshaw, former Stella Maris Vice-Chair of Trustees and long-time supporter, died in November 2020. Gifts given in his memory will support seafarers and fishers through our work.**

Born in Lancashire and a graduate of the University of Wales, Simon started out his career as a Chartered Surveyor specialising in maritime development. His working life took him around the world, running surveys in the Arctic and Antarctic, often in support of mining and fossil fuel exploration. In 1993 he was awarded a Master of Philosophy from Swansea University in marine satellite remote sensing and its use in large sea areas. In 2003, Simon became Master of the Honourable Company of Master Mariners.

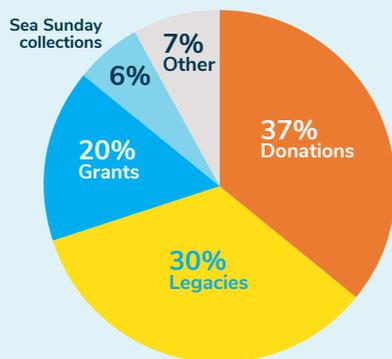
Simon joined the Stella Maris board of trustees in March 2006 and was

a passionate advocate for the welfare of seafarers and the pastoral work of our chaplains. Martin Foley, Stella Maris Chief Executive Officer, said, “Simon always made himself available to offer advice and support. His contribution to our mission was outstanding.”

Simon was a parishioner of St Joseph's in Grove Park, Chiswick, London, a Catenian and team member of C.T.S. Marine Consultants Ltd. He leaves behind his wife, Patricia, and their daughters and grandchildren.

We are grateful that Simon's family chose to recognise his connection to Stella Maris through a collection in his memory. We have used these gifts to directly support seafarers in his name.

## > Funding this vital work



We are so grateful for the faithful generosity of Stella Maris supporters.

We receive donations from individuals, grants from trusts and foundations, and donations from companies in the shipping industry. Our donated income supports the work of our chaplains and our everyday care for seafarers and fishers in ports in the UK and around the world.

### Income

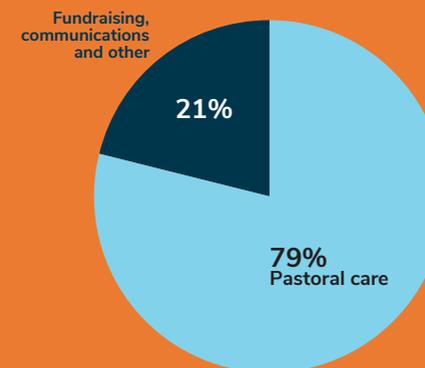
Donations and legacy gifts from individuals and funders and other income received in 2020 collectively amounted to almost £1.8 million. If you made a gift during the year, thank you so much for your kindness and care. 2020 was a difficult time for everyone, and we especially appreciate your support.

We remember with thanks all those who kindly left a donation in their will to Stella Maris. Leaving a legacy gift is a special way to support seafarers and fishers, and we are truly grateful. Members of the wider Stella Maris GB community who passed away in 2020, including those who left us a gift in their will, were remembered in a special memorial Mass. It was held in Southampton in November, and live-streamed.

We especially thank the following trusts and organisations for their support in 2020:

- > AB Ports Hull
- > Arklow Shipping
- > Baltic Exchange
- > Britannia P&I Club
- > Corrib Shipping
- > DNK
- > GEFO
- > HFW
- > ILAMA
- > ITF Seafarers' Trust
- > Merchant Navy Welfare Board
- > Milford Haven PA
- > Nautilus International
- > North P&I Club
- > Seafarers UK
- > The TK Foundation
- > Trinity House

Registered with



Your enduring care for seafarers shone a beacon of light across everything that happened in 2020

### Expenditure

We have used our resources wisely and carefully to have the greatest impact. As well as supporting 21 chaplains in ports around Great Britain, we provided financial grants to seafarers in need and helped the work of Stella Maris in South Africa and Ukraine. We also coordinated the global emergency response from our London base, to ensure seafarers in crisis got the help they needed.

In a difficult year, our expenditure exceeded our income (as was the case for many charities in 2020). Lockdown had a major negative impact on our annual church collection on Sea Sunday.

"Your enduring care for seafarers shone a beacon of light across 2020. All of us at Stella Maris were humbled by the generosity of supporters like you."

"Many of you kindly responded to our request to switch to regular giving, and your response to our appeals was as generous as ever. You spurred us on to adapt quickly and keep serving seafarers when it mattered most. Thank you so, so much."

Martin Foley, Chief Executive Officer



## On the horizon



The International Maritime Organisation (IMO) is making 2021 a year of action for seafarers. The theme is **Seafarers: at the core of shipping's future** – and the IMO will draw attention to the invaluable role played by seafarers, now and in the future.

### Chair of Trustees Dr Esteban Pacha reflects on 2020 – and looks ahead to what's coming up in 2021.

As a seafarer myself, I know the difference that Stella Maris chaplains and ship visitors make every day. Over the last year, with living and working conditions impacted by the Covid-19 pandemic, this mission is relieving many stressful situations for crews on all types of vessel.

Looking to the future, we aim to support port chaplains and visitors through a reinvigorated structure. We will re-establish chaplaincy services in Northern Ireland and Nordic countries, and will continue our support in Ukraine, the Philippines and South Africa. Our International Strategy will open doors to build capacity in other countries too, which I am encouraged by.

I am also delighted that, despite the pandemic thwarting plans for our centenary year celebrations, we have established a Centenary Emergency Fund. This will provide direct financial support to beneficiaries in the future, and is a wonderful lasting legacy from our centenary.

Finally, thank you to you, as well as our trustees, administrative staff, chaplains and volunteers, for your part in this mission during challenging and unprecedented times. Our values of solidarity, compassion, integrity and professionalism hold firm. With your support, seafarers and fishers around the world are cared for, supported and valued.

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## Yes, I want to support seafarers and fishers

Here is my gift of £

Title:  First Name:

Surname:

Address:

Postcode:

Telephone:

Email:

I would like to receive the Stella Maris e-newsletter (with news, events, appeals, etc)

Please donate online at [www.stellamaris.org.uk/donate](http://www.stellamaris.org.uk/donate)

### Alternatively, please donate by cheque or credit card

**Cheque or postal order** –

Made payable to: Stella Maris

**Credit card** – Please fill in the details below

(Please ensure we have your name and address. We do not accept Amex.)

Please debit my:

**Mastercard**  **Visa**  **Maestro**  **Delta**  **CAF Charity Card**

Card no:

Name (as on the card):

Expiry date:  /  Security code CSV:

Date:

Signature:

By providing us with your address you give your consent for Stella Maris to contact you by post. Stella Maris will not disclose your personal data to any other organisation.

I do not want to receive any further postal communications from Stella Maris

I would like information about leaving a gift in my Will to Stella Maris



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## > Gift Aid Declaration

Boost your donation by 25p of Gift Aid for every £1 you donate

*giftaid it*

Gift Aid is reclaimed by Stella Maris from the tax you pay for the current tax year. Your address is needed to identify you as a current UK taxpayer. In order to Gift Aid your donation, please tick the box below:

I want to Gift Aid my donation of £  and any donations I make in the future or have made in the past 4 years to Stella Maris. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

### Please notify Stella Maris if you:

- want to cancel this declaration
- change your name or home address
- no longer pay sufficient tax on your income and/or capital gains

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.



> Thank you for your support