

Guidelines on how decisions are taken

1. Objectives

The principal object is to raise and maintain a fund for the purpose of assisting persons in need who are, or have been, members of ACCA or AAPA and their families and dependants. The Trustees are also empowered to assist other charitable institutions as they see fit.

2. Mission

"The mission of the Benevolent Fund is to provide timely and appropriate support to members and their families who face hardship in old age or disaster at any time".

3. Guidelines for granting assistance

i. Relationship with ACCA

The closer the relationship the more likely assistance is to be granted, although every case should be considered on its merits.

ii. Children

UK: unwilling to fund attendance at universities and reluctant to meet school fees except:

- to enable completion of A level year or GCE level year
- payment to end of current term

Non-UK: In cases of extreme hardship school and university costs may be met particularly where children may assume mantle of family breadwinner. Each case will be judged on its merits. However, the Benevolent Fund will not meet the full cost of educating every child through all levels of education and would expect the eldest to assist the younger children, when their own education was complete.

iii. Age

Nature of assistance may vary according to age group.

iv. Physical and mental health

Physical disabilities - helped by purchase of equipment and medication.

Mental health problems - counselling, tax advice and medication.

Recognised resources insufficient to provide lifetime support. Pre-requisite for grants should be medical evidence.

v. State of finances

Unwilling to see role as safeguarding inheritance and so will not take on long-term commitments (nursing care) while home retained.

vi. Location

Recognised that definition of hardship varies from country to country. Objective to apply criteria uniformly but level/nature of grant may vary.

vii. Scale of support

Amount of regular grants normally falls into one of three broad bands:

- minimum: annual grant £200-£600
- medium: annual grant up to £1,040 (charitable disregard level)
- special: greater assistance, normally involves paying specific debts or bills.

viii. Loans

It was agreed that any loans awarded should be secured on the applicant's property.

ix. Payment to non-UK members

Payments to non-UK members should not continue without a report from, preferably, a local member.

- x. **Use of referees**
Where appropriate for both UK and non-UK, referees should be approached to corroborate statements made by beneficiaries in their application for assistance.

- xi. **Notice period**
Recipient should be advised that grants are made annually and there is no automatic continuation. However, after two years, not less than six months notice of termination should be given.

- xii. **General**
It was recognised that the Benevolent Fund cannot take the place of family or the State and cannot safeguard a child's inheritance. The Benevolent Fund can suggest that applicants and beneficiaries could contact the Citizens' Advice Bureau to ensure that all entitled benefits are received. However, the Benevolent Fund cannot itself issue advice (either for benefits or financial) or provide the name of a third party to issue advice.