

# 3000 benevolent funds

I anticipate that quite a number of you reading this will be surprised to find that the number is quite so large! Indeed I cannot claim to be precise but I can confirm that there are in the region of 3,000 benevolent funds/charitable trusts currently operating in the UK. With such a pool of help out there it cannot be anything but useful to be aware of what is potentially available to assist clients.

Benevolent funds are like the people they help in that they come in all shapes and sizes and from a variety of backgrounds. The Directory of Social Change regularly publishes A Guide to Grants for Individuals in Need and the current issue 2011/12 is available at a cost of £75. This bestselling guide contains information on over 2,000 trusts with nearly £300/272 million available in grants. It provides a comprehensive list of sources of non-statutory help and other support available for the relief of individual poverty and hardship. Visit [www.dsc.org.uk](http://www.dsc.org.uk) I understand the Guide is much valued by Citizens Advice Bureau advisers.



Types of charities range from occupational charities, armed service and ex-service, sickness and disability, national and general and local charities.

Very few of us will not have heard of the Civil Service Benevolent Fund (CSBF) but how many of us have heard of The Florence Reiss Trust for Old People or The Society of Friends of Foreigners in Distress? These organisations vary very much in size from being just 1 or 2 staff to the larger funds with over 100 staff. They vary too on the level of funding available to help people with some funds being very 'well off' whilst others have only very limited funding. They all rely on donations, contributions and of course legacies. Some funds have been around a long time. CSBF are this year celebrating 125 years whilst others are quite new with the Charity Employees Benevolent Fund being launched in just November 2009.

Another excellent source of information on benevolent funds is Turn2us. This is an organisation that exists to help people access the money available to them - through benefits, grants and other financial help. Their free, accessible website - [www.turn2us.org.uk](http://www.turn2us.org.uk) - has been designed to help people find appropriate sources of financial support, quickly and easily, based on their particular needs and circumstances. Turn2us is also a valuable tool for benevolent funds themselves.

The Association of Charity Officers is also a useful source of information on benevolent funds and source of support to member funds. Visit [www.aco.uk.net](http://www.aco.uk.net)

Each fund has its own rules of eligibility for those seeking help. In many cases there is eligibility for the member and their dependants for life as in the case of the CSBF and IET Connect. For those seeking assistance the golden rule is 'that it is always worth asking'. Benevolent funds welcome approaches from individuals and will always do their best to assist if they are able to. After all they can always say 'no' but even if they do they may be able to point an individual to another source of help. With such a large number of funds out there it is really quite likely that an individual is eligible for help from one or more of them if not in their own right but that of a late spouse or perhaps parent.

## So what sort of help do these organisations offer?

Well there is a wide range of assistance available from general help and advice to financial awards. Traditionally benevolent funds were mainly engaged in supplying much needed cash to necessitous individuals either in one off grants or ongoing weekly grants. There is, however, a trend among the more forward thinking funds to supply more than this, adopting a preventative and more holistic approach to resolving situations.

Individuals may contact a fund by phone, in writing or via the fund's website. The first point of contact is usually the telephone Helpline which will either be run in house or outsourced. Ideally the caller reaches a professional Caseworker or Welfare Officer who is able to make the caller feel at ease and able to speak freely about their worries and problems in a confidential manner. The aim of this initial conversation is to try to glean as much information as possible so that appropriate help can be offered.

## The range of help available varies from fund to fund.

First and foremost the Helpline offers a listening ear and sometimes this is all that is needed in that an individual can talk through an issue such that the way forward becomes clear to them. Helplines vary in what they are able to deliver with a good example being CABA (supporting chartered accountants) who have a 24/7 advice and counselling helpline which offers advice, information and support on a range of subjects including stress, alcohol addiction, bereavement, bullying, drugs, gambling, health, work and legal issues. Visit [www.caba.org.uk](http://www.caba.org.uk)

Signposting to other organisations offering practical help and support can be very valuable. Many funds offer a legal helpline, which tends to be particularly popular with individuals with employment contract queries. IET Connect and others offer an outplacement service to those seeking employment.

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This is an excellent confidence builder for members who have experienced redundancy or the like.

Home visits are in many cases carried out by funds to fully assess a client's needs. These are especially important where there are disability needs and caring responsibilities. Visits may be carried out by experienced welfare officers or volunteers who largely will have received some basic training.

All funds offer one off grants as appropriate. One example of this is a holiday grant by IET Connect to the wife of an elderly disabled member for a much needed break while her husband went into a respite care centre. Another being a grant from CSBF to cover the deposit and first month's rent on a flat for an individual who had separated from their partner and needed to find somewhere to live at short notice. One off grants can be quite small whilst others can be really quite large.

Many funds are only able to offer one off grants whilst those more robustly funded are able to offer weekly grants to help balance an individual's weekly income and expenditure. These types of grants are more likely, but not solely, to be awarded to those who are either elderly and/or disabled.

As charities, funds have a duty to ensure that individuals claim their full entitlement to benefits from the state in the first instance. Ensuring that individuals do in fact do this does present charities with a number of problems and many do in fact employ their own Benefits Adviser to work with individuals on this issue. Many applicants do in fact find that once they have claimed the benefits they are entitled to then they are no longer necessitous. The provision of mobility equipment/disability aids is an issue that requires careful handling to ensure that safety and security have received appropriate consideration.

Some funds own their own care homes for the benefit of members. Some also offer 'top up' fees for those living in care homes. These sums again will vary depending on the funding available. Weekly sums can be as little as £20 pw whilst others are able to offer as much as £100 pw.

Forward looking funds are continually looking at new ways to help individuals. CSBF have launched their Carer's Passport, developed to address the needs of those working full or part time with onerous caring responsibilities. The Carer's Passport is for staff to present to their line managers and HR Departments. It outlines their caring responsibilities and the effect that it has on them. It is proving to be a very valuable initiative.

A further new idea being considered by a number of funds is that of a Befriending Scheme. This is a

keeping in touch with individuals who are likely to benefit from a regular phone call or visit. Carried out in a friendly, supportive professional manner this can prove to be a valuable lifeline to elderly and/or isolated individuals.

Where an individual has a sizeable need, benevolent funds will often work together to fund the requirement for that person. For example an individual with MS requires a wheelchair and funds may be drawn from the MS Society and at least one other fund that the applicant is eligible for help from. The Soldiers, Sailors and Airmen Families Association (SSAFA) are particularly known for excellent sourcing of funds for serving and ex-service personnel - visit [www.ssafa.org.uk](http://www.ssafa.org.uk) SSAFA can offer help even if a person has served for just a single day.

The age range of individuals approaching funds tends to vary from fund to fund and over time within funds. CSBF applications now come mainly from working people in full time employment whereas the profile of their applicants used to be either retired people or their dependents and working people going onto reduced or nil pay because of illness. Many funds are currently working hard to attract those in age ranges that they currently feel are under represented in their beneficiaries list.

**In the current economic climate with high levels of personal debt and with the fast paced way of living that is the norm for many in the 21<sup>st</sup> century, there are many individuals who could well benefit from the help that benevolent funds are able to offer.**

One difficulty common to many funds is the lack of awareness of who they are and what they do, amongst those eligible to ask for help from them. This issue is being tackled in a variety of ways with new websites and sophisticated marketing strategies. There appears to be a general lack of awareness amongst the general public of benevolent funds and what they do.

Financial resources for the various funds varies quite considerably as stated above and one further area of concern currently is the Charity Commission's initiative to look closely at the eligibility for charitable status of funds who have enjoyed the status already for a number of years. This is an ongoing issue at the time of writing. If funds were to lose their charitable status it would naturally and significantly affect their financial resources.

**Benevolent funds are changing and are now offering those finding life difficult in today's world a much wider range of help than ever before. There remains a strong need to raise awareness of the funds and the work they do and we should all be helping to do this whenever the opportunity arises.**

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