

Application for Help: Guidance Notes

(Please read this carefully before completing an application form)

The Avon and Somerset Constabulary Benevolent Fund provide financial help by way of grants or loans to serving or retired police officers of the Force or constituent Forces, widows or widowers of former officers and their dependants.

The Fund can and does contribute to changing lives for the better, helping those whom for whatever reason are unable to help themselves and make life bearable again.

Before such support can be considered for **serving officers**, applicants **must be subscribers** or be **in the process of subscribing**.

In considering the award of a grant, the income, expenditure and assets of applicants will be taken into account by the trustees so that support is directed to those most in need. The Avon and Somerset Constabulary Benevolent Fund uses the Joseph Rowntree Foundation Minimum Income Standard (MIS) as a basis for this assessment which is updated regularly and can be accessed via the following link www.minimumincome.org.uk/. You can visit their website and calculate the MIS which would apply to your own circumstances. As a guide these are:

Applicant	Annual JRFMIS
Single or widowed person with no dependants	£17,102
Single or widowed person with 2 teenagers	£33,590
Couple with no dependants	£27,065
Couple with 2 teenagers	£40,974
Single or widowed pensioner	£7,740
Couple where both are pensioners	£11,362

All support is awarded at the discretion of trustees. If your income is above these levels we are unlikely to be able to help although further consideration may be given where:

-) an application relates to specialist equipment and adaptations directly related to the individuals disability needs,
-) you are in receipt of statutory benefits relating to the costs of living with a disability

Who Can Apply

1. Serving or former police officers from the Avon and Somerset Constabulary or the constituent Forces
2. Dependants who are, or in the case of a deceased officer were at the time of death, financially reliant upon the officer. Including:
 - a. A spouse, civil partner or partner (In the case of cohabiting couples this must have been for a minimum period of 12 months). In the case of former spouses / partners each case will be considered on its own merit.

- b. A child (including a step or adopted child or grandchild where parental responsibility exists) of the qualifying officer who:
 - i. Is under compulsory school age;
 - ii. Is under 25 and in full-time education; or
 - iii. Requires ongoing care for a physical or mental impairment
- c. Other family members by way of birth, marriage or civil partnership

What Can be Applied For

Each request for financial help is reviewed on its own merits of worthiness and criticalness.

The following list is intended as a guide only:-

- a) Welfare assistance in times of crisis and to help meet unexpected expenses.
Examples of assistance can include:
 -) furniture and household appliances or repairs;
 -) essentials, like food and clothing;
 -) set-up costs to help getting into rented accommodation
 -) funeral costs
 -) crisis loans
- b) specialist equipment such as mobility vehicles or equipment to enable officers to remain independent or to improve their quality of life
- c) adaptations to a disabled officer / former officers home to support independent living
- d) contributions towards the costs of children's extra-curricular activities
- e) help towards the incidental costs of residential care or sheltered accommodation e.g. social activities and trips

Where applications are for specialist equipment or adaptations, supporting evidence from a recognised health professional such as a GP or Occupational Therapist will be required to confirm the need and suitability of the equipment and that local statutory funding is not available.

What We Don't Fund

The Avon and Somerset Constabulary Benevolent Fund will not normally provide cash except in exceptional circumstances and at the discretion of trustees.

Additionally, the Avon and Somerset Constabulary Benevolent Fund will not normally award grants or loans to individuals:

-) where state assistance or statutory services are available
-) to repay debts
-) to cover legal expenses such as county court costs and solicitors' fees
-) for medical treatment or care

How are referrals made

For serving officers, you can refer yourself. All it takes is an email or phone call to the Benevolent Fund Office. Contact will then be followed up and further information sought to help the Trustees make decisions.

Referrals can also be made by supervisors, managers and colleagues on behalf of someone who is in need of assistance.

For retired officers, widows or dependents, again you can refer yourself. All it takes is a phone call, letter or e-mail to the Benevolent Fund Office. Referrals can also be made on behalf of someone who is in need of assistance by another family member or friend, a care or support worker, a local NARPO branch official or as a result of a widow's annual review.

How are Grants or Loans decided

Decisions on whether to give support to an application are made by a quorum of Trustees, advised by the administrator who receives referrals and obtains sufficient details to advise the decision makers. The Emergency Committee meets four weekly, but can also consider critical cases between dates.

If my referral is successful, what happens next

Payments are usually issued within a few days of the Trustees' decision. If it is by way of a loan then the repayment terms are agreed dependent on their individual circumstances. Loans are usually interest free and repaid by way of payroll deduction from the individual's pay or pension.

If you are given a grant this means you do not have to repay the money.

How we Work with Other Charities and Organisations

If you have applied to another organisation for funding we expect you to tell us in your application. In particular, we co-operate with other police charities to prevent duplication of support and you will be asked to agree to the fact that you have submitted an application and details of any grant we award being shared being shared with such charities in accordance with the Data Protection Act.

Depending on your circumstances, we may also suggest other sources of funding which are more appropriate to your needs.

Notes on statutory benefits and taxation

We cannot offer benefits advice but suggest that you seek appropriate advice as to whether receipt of a grant will affect your entitlement to state benefits in any way. Advice about benefits may be sought from a benefits advice service or from the Citizens' Advice Bureau.

We expect you to be claiming all state benefits to which you are entitled before making an application to us and you will be asked to confirm this is the case when making an application

We offer grants as gifts made at the Trustees discretion and our Trustees do not intend that grants should be treated as a form of taxable income. However, the charity is not able to offer tax advice and suggests that you seek advice from HMRC as to whether in your particular circumstances a grant received should be formally declared for tax purposes.

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