

# Member Support Information

## Criteria for Financial Assistance

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## INTRODUCTION

### Purpose:

This member support information is issued to provide a clear structure for the LAS Staff Support Advisor and all members of the Benevolent Fund Executive Committee who may from time to time be involved in dealing with applications for Financial Assistance. Its aim is to demonstrate the level of assistance that may be provided by the LAS Benevolent Fund and show all the differing aspects of our member support policy as agreed from time to time by the Management Council of the Fund.

**This information document has been produced to explain the criteria that apply in regards to applications to the London Ambulance Service Benevolent Fund and how applications for financial assistance are evaluated.**

This document does not supersede the constitution or byelaws of the London Ambulance Service Benevolent Fund. It explains the evaluation and application procedure only and all decisions or agreements must be considered in relation to the appropriate section of the constitution or byelaws.

The Benevolent Fund of the London Ambulance Service was set up in 1966 by a small group of caring and compassionate ambulance personnel.

This group were a mixture of Officers and Ambulance staff who got together and decided that all London Ambulance Service employees who wished to take part in a Benefits scheme should be given support in times of crisis or financial hardship. Sensibly a legal constitution and Bye-laws for the Fund was also drawn up which included the election of Officers of the Fund, benefits, subscriptions and other important issues which may have an impact on the Fund and the subsequent membership. The Management Council of the Fund is a voluntary group, which runs the Fund independently of the London Ambulance Service Management, but enjoys a reciprocal arrangement of support for the fund and the service.

The executive and management committee of the fund together make up the Management Council, which as guardians of the Fund has the specific responsibility for ensuring that the available funds are used for the intended purpose, as laid down within the constitution of the Fund e.g. to provide support and assistance for the relief of severe financial hardship and/or circumstances unforeseen and outside the control of the individual or dependents concerned.

In establishing a criteria which sets a standard to evaluate applications for financial assistance, the Benevolent Fund will ensure that:

- The purposes for which assistance may be approved are clearly defined.
- That the funds are effectively and efficiently applied to ensure that the maximum benefits are achieved as intended.
- All decisions can be justified.
- All applications are processed in a fair and equitable manner.

Whilst it is intended that the criteria is structured to achieve a fairly rigid and standard approach, it is recognized that there will be individual circumstances when it is considered appropriate to approve assistance that falls outside the criteria as identified within this document. In these circumstances, it will require approval from the executive committee before any payment can be agreed or made.

These criteria will be subject to review at each meeting of The Council of Management. Suggested amendments for consideration may be submitted in writing, at least 7 days prior to the next meeting.

### WHO CAN APPLY

The persons eligible to apply to the London Ambulance Service Benevolent Fund for financial assistance are as follows:

- a) Registered members making a regular monthly contribution as a subscription to the London Ambulance Service Benevolent Fund
- b) Serving as an employee in any discipline of the London Ambulance Service.
- c) Qualification: **All Benefits** are payable from the date of joining,
- d) however a minimum membership of 20 weeks is required before an application for Financial Assistance – [Loan or Grant] can be considered.

### WHAT DOES AN APPLICATION FOR FINANCIAL ASSISTANCE MEAN?

It means that the Benevolent Fund may be able to help, but this will be largely dependent upon the circumstances of the application.

As a Benevolent Fund it cannot provide money that is properly the function of other statutory or non-statutory organizations.

Before making an application to the Benevolent Fund applicants should ensure that all other advice and possible solutions have been considered. (General advice on benefit entitlement, or other assistance is available through the LAS Staff Support Advisor).

The Benevolent Fund should not be used as a means of cheap finance. Applicants will be encouraged to help themselves by the possible re-negotiating of commitments with the assistance of a recognized debt support service, either before or during their application for assistance.

#### **Assessment for financial assistance - How assessment relates to need**

As per our constitution, the object of the Fund, in simple terms, is to identify the foremost reason for providing assistance in cases of **unexpected hardship**". e.g.

- A sudden loss of income
- Abnormal increase in expenditure, related to illness
- A Breakdown in relationship (financial involvement)
- Death of a close relative or partner
- Circumstances that have resulted in an unmanageable financial burden within a family or household.
- An identified unmanageable expense for an essential item.

Each application will be subject to eight **Confidential** and **Major** assessments:

1. Firstly is the applicant a qualifying member of the Fund
2. Does the application fall within the structured criteria in this document
3. Is there a current loan agreement in force for this applicant
4. The current and forecast financial position of the applicant or household
5. The personal circumstances e.g. health, current role, domestic situation
6. What or if the applicant has sought assistance from other organizations to improve the situation.
7. How others involved in the problem, will be affected. (Consequences)
8. Is it a Long or Short Term problem

If an executive committee member should be approached, regarding financial assistance from the Benevolent Fund. The applicant must be informed that the above issues may only be addressed by the Almoner of the Fund, (Staff Support Advisor), in a strictly confidential manner. To avoid disappointment applicants must not be given any indication that financial assistance is readily available to them.

#### **Financial Assessment**

The decision to approve an application for financial assistance will in the first instance be guided by both the circumstances surrounding the individual and/or their dependents and the reliable income known or declared. (The assessments listed above apply). An example would be someone whose regular income is adequate to meet the normal everyday outlay or overheads, but has to meet sudden, unexpected and excessive costs due to circumstances outside of their control, e.g. illness within family, loss or reduction of income.

Assessments for financial assistance will be made on the applicants regular income considered necessary to meet all outgoing commitments. Further

consideration will be applied to include the ability to repay any loan agreement within a reasonable period of time as decided to be fair by the approving executive committee members.

For assessment purposes it is not the intention of the Benevolent Fund to compare income against a range of scales. It is recognized that each individual application will be subject to differing scales of income and expenditure and therefore no hard and fast rules can be applied. However the Staff Support Advisor (Benevolent Fund Almoner) will need to have a complete understanding of the applicant's financial position in order that some expenditure that may not be able to be taken into account is identified and it is known where the money is being spent.

The Almoner of the Fund or persons appointed to that capacity in their absence would carry out all assessments. Any assessment will take place between the applicants and the almoner and all information and discussions will remain completely confidential. Personal details of applicants are not disclosed to executive committee members, when approval for loans or grants is sought.

#### **HOW THE LAS BENEVOLENT FUND MAY HELP**

The primary objective of the Benevolent Fund is to provide support and assistance for the relief of severe financial hardship and/or circumstances unforeseen and outside the control of the individual or dependents concerned.

The provision of financial assistance is intended to relieve temporary hardship and encourage better management of their circumstances or specific needs and not to rely on the long-term support of the fund.

Assistance may be arranged as a loan or grant, which will be recommended for approval, dependent upon each individual circumstance.

**The following are general descriptions of how the Benevolent Fund may be able to help:**

### **Debts**

It is important that help with outstanding debts is aimed towards the Priority” debts where the person is put at risk of imprisonment, rent/ mortgage arrears with the subsequent risk of losing their home, council tax or the disconnection of the essential services – Water, Gas, Electricity etc.

Where the applicant is unable to pay a bill and renegotiating the debt will be inappropriate.

Payment will not generally be made in advance for an expected bill other than where short term assistance to meet an agreed monthly charge is considered appropriate and special needs are identified.

It is considered **inappropriate** for the Benevolent Fund to provide assistance with credit card debt – **Non-priority** unless there are exceptional circumstances, which would require approval of the executive committee.

### **Property facilities**

Where it is identified that an applicant or their dependent is suffering from a debilitating illness, the Fund will give all due consideration to the purchase of facilities that will assist with the enhancement of the members or dependents general environment. Applicants would be advised in the first instance to apply for any statutory grants or assistance available to them.

### **Disability**

Assistance may be considered for deposits or the purchase of specialist equipment e.g wheelchair or other equipment where it has been established that the equipment is suitable to meet the temporary or long term needs of the applicant or dependent. If the need is personal to the applicant member it will only apply to persons maintaining their membership of the Benevolent Fund as a paid employee of the London Ambulance Service, e.g. disabled employment or disability relocation.

### **Rented accommodation.**

Loans for deposits or an initial payment in advance may be considered where the applicant has suffered a break down of a relationship, this may be of a violent or abusive nature, or the applicant left with a sudden need to locate alternative accommodation where statutory housing is unavailable or inappropriate. Approval for the above will be subject to the level of severity of each case when being considered.

### **Recuperative breaks/convalescence**

The London Ambulance Service Benevolent Fund provides a quality recuperative and convalescence facility for our members and families whose medical condition or recovery process warrants the support of the Benevolent Fund.

Initially members who are suffering from a long term severe illness, or recovering from illness, a traumatic episode in their or their families life, in some cases bereavement, or in fact so many other circumstances, will be identified through the good auspices of the Staff Support Advisor or Executive Committee members and as such will participate in this scheme by recommendation and their personal acceptance of the facility being made available to them.

It is intended that the Benevolent Fund will provide recuperative respite and convalescence to our members that suffer with a medical condition that requires our support. However consideration for the allocation of this facility must be fairly distributed amongst all of our members and therefore we have initiated a one visit policy.

The executive committee of the London Ambulance Service benevolent Fund recognise that there will be various reasons that do not meet the stated criteria and assistance for a second visit would not normally be approved. It is also recognised that individual circumstances are open to various interpretations. Therefore any recommendations or applications refused on these grounds may be referred on appeal to the Chairman and executive committee for further consideration.

**We as a Benevolent Fund can now give the support that will greatly assist and hopefully lead to an improvement in the improved health and the general wellbeing of participating members and their families.**

### **Rehabilitation**

Where a member is suffering from a serious debilitating illness, e.g. eating disorders, abuse of drink/drugs etc. and treatment is being provided through the NHS or other agency. There may be a cost to the individual e.g. accommodation, travel, loss of earnings.

The Benevolent Fund will consider providing financial assistance and support to a partner and any dependent children, during treatment and the period required for the individuals full recovery.

Advice will be taken from the appropriate agency for to the continuance of any financial assistance taking into account the prevailing circumstances.

### **WHEN THE BENEVOLENT FUND IS UNABLE TO HELP**

It has already been stated that statutory bodies may in certain cases be able to give assistance to an applicant, and therefore the Benevolent Fund does not expect to replace the responsibilities of any statutory services. The following are areas where the Benevolent Fund would not normally assist:

- **When statutory benefits may be affected**
- **House purchase/sale**
- **Legal Expenses**
- **Travel Abroad**
- **Capital** – Where it is not considered unreasonable for the applicant to meet the identified need from the level of personal savings or funds available.
- **Private Medical Treatment**

- **Private education**
- **Debt** – Credit debt, of family members or friends or howsoever incurred prior to membership of the Benevolent Fund.
- **Car Purchase**
- **Industrial action**

The Council of Management of the London Ambulance Service Benevolent Fund recognise that the above are broad descriptions of when assistance would not normally be approved. It is agreed that descriptions are open to various interpretations. Therefore any applications refused on these grounds may be referred on appeal to the Chairman and Executive committee for further consideration. The appeal decision will be final.

### **PAYMENTS**

In normal circumstances the procedure for approved payments is as follows:

1. When confirmations of the outstanding debts of an applicant have been received, a cheque will be made out to and sent direct to the creditor.
2. When financial assistance is approved for other reasons than debt, a cheque or cheques will be made payable against an invoice direct to a supplier or organisation providing the goods or service.
3. Payments direct to the applicant will be dependent upon circumstances and by special agreement between the fund and the applicant. This arrangement would normally be for small amounts to assist with a short-term problem.

## **BENEFITS**

The London Ambulance Service Benevolent Fund is not a national organization, a registered charitable fund or a mutual society.

### ***The Benevolent Fund is a Fund managed by the members for the members***

Its principal purpose is to provide support and assistance for the relief of severe financial hardship and/or circumstances unforeseen and outside the control of the individual or dependents concerned.

It was with this aim that the original inauguration group set up the benefits that **all members enjoy automatically from the date of joining**. These benefits have been established over a long term to distribute some of the funds to members or their dependents at their time of need.

**Death Benefit:** £8,000.00

Payable immediately to named beneficiary, to relieve immediate financial burden.

**Monthly Draw:** 8 x £100.00 Membership numbers randomly drawn each Month and include new members.

**Annual Christmas Draw:** 1 x £250.00 Membership number randomly drawn in December of each year and includes all new members.

**Retirement Grant:** is = to the number of years that the retiring member has been in the fund X £25.00, (must be full serving members of the LAS.)

**Subscription:** £3.50 per month Equal to 80P per week.

**These are the Benefits and Subscription as of 1st November 2010**  
**The London Ambulance Service Benevolent Fund, previously had maintained the same Subscription level from 2004 to 2010.**

