

The London Ambulance Service Benevolent Fund AGM

Date: 4th October 2019

Attendees: Andrew Hall (AH), Tina Vince (TV), Christine Tanner (CT) **left at 12:30**, Debbie Richmond (DR), Kay Robson (KR).

Apologies: Sue Kemp (SK) Jackie Phipps (JP)

Welcome and Apologies

AH welcomed everyone and introduction were made.
KR and DR were welcomed and elected to the executive committee and asked to sign the election to executive committee form

Minutes from last meeting

Minutes from last meeting were agreed as a true record.

Outstanding actions from last meeting: AH to send out posters and leaflets to all departments

Chairman's Annual Report,

AH produced the Chairman's report (Appendix 1) and apologised that he had published it late and explained that this was due to delay in receiving certified accounts.

Financial Administrator's Annual report and Financial Analysis.

AH produced the financial report (Appendix 2): Membership reducing but fund is still maintaining a healthy balance. +£20,894 from last year

A discussion was had about cheques and AH stated that as Tina lives nearby to work he can always pop round to sign cheques, Lisa Wilkins to be removed from cheque authorisation. **ACTION: TV to deal**

Assistance Advisor / LAS Staff Support Advisor / General Comments on Funds current activity and future within the LAS.

Once more the number of members have decreased this year, a discussion was held around why this.

- A number of staff are from overseas who are only planning on being here for a few years
- Large turnover of staff
- No longer involved in the corporate induction
- Not being promoted enough across the service
- Management forget about the service that the Benevolent fund offers

Chairman and Executive Committee membership for 2018/2019

SK, KR, DR were elected to the Committee bring the total to 7.

		Elected	Re-election	Re-election due
Chairman:	Andrew Hall	Jul-15	Sep-18	Jul-21
Assistance Advisor:	Tina Vince			
Financial Administrator:	Jackie Phipps			
Executive Committee:	Andrew Hall	Jun-11	Sep-18	
Executive Committee:	Christine Tanner	Nov-14	Sep-18	
Executive Committee:	Kay Robson	Oct-19		Oct-22
Executive Committee:	Debbie Richmond	Oct-19		Oct-22
Executive Committee:	Susan Kemp	Oct-19		Oct-22

AH expressed his concern for the need to have more committee member. Still need committee members from West. DR may have some contacts

Mark Curtis possible new committee member. **ACTION AH to make contact to meet with him**

General Discussion, Regarding executive committee member's roles and future responsibilities,

Committee needs to take an active role in promoting the fund and cabin maintenance.

Constitution and Bylaws

ACTION all members to read the Constitution and Bylaws to see if there are any changes needed. A separate meeting would be convened for this

Benefits and Subscriptions. 2018/2019

The principle of the fund is to benefit its member who are going through hardship and as such it was agreed that the current benefits offer that support.

The current subscription of £3.50 a month was agreed to be the correct subscription. There is no need to increase it at this time.

Anything else we can offer

We looked if there was anything else we could offer and it was decided that we offer the best benefits that we can to support our members .

Future planning of the fund – admin – should it be closed?

A discussion was held on “at what point would we consider closing the fund”

- Is there a minimum number of members needed for the fund
- Would we consider closing the fund if we had a couple of years of negative profit
- We would need to understand why there was negative growth
- Would we put the subs up?

If we felt that the fund was no longer viable then we would do the following

1. Contact/email all members to advise what and why we are doing it.
2. Sell all the assets
3. Add up the total number of years all the members have that are in the fund.

le	Member 1	been in the fund	10 years
	Member 2	been in the fund	5 years
	Member 2005	been in the fund	25 years
		Total	40
4. Divide the total amount of money in the fund once assets sold by total from (3)
This gives an effective price per a share
5. Times share price x number of years each member has been in the fund.

Advertising

All agreed of the need to promote the fund around the service

- ACTION** **AH to email to all committee members, Benevolent fund poster, leaflet, criteria booklet.**
- ACTION** **DR will Email out the leaflet to all Clinical team leaders and also add in to staff trays at the stations that she visits**
- ACTION** **AH to update the poster with the new Committee members and send out to all departments**
- ACTION** **AH and TV to put a piece in the RIB about the fund**
- ACTION** **AH to contact Mark Curtis to get him to put a comment on LIA about his recent visit to the Lodge**

Accountants

The Benevolent fund has used the same accountants for many years until he retired 2 years ago. He sold his business to a local firm who have taken over doing our accounts. We seem to have become just another client to the new firm and there were a number of errors in their first draft that AH picked up on. It was decided that we would continue with the firm for another year and see if we get any issue next year.

Banking - Cheques

At the minute we have no issues using cheques and we will continue to use them until the banks stop accepting them. Cheques give us more transparency than online banking.

Website

There are a number of issues with the Website it needs updating and some on going-maintenance, we received a quote from the company that created the website.

To fix the current problem	- £245 + VAT
Monthly maintenance	- £180 + VAT
Quarterly maintenance	- £280 + VAT

- ACTION AH** **to update CT (CT had left the AGM by now) with the current issues with the website. CT son to be asked if he is able to fix the current issues.**

If CT son is unable to help then we will have to look at other options, such as the company that originally created the website.

Lodge

JP visited the lodge in the summer and reported back the following issues to TV:

- Baseboard in kitchen needs looking at-water damage
- Garden maintenance
- Plug socket in kitchen faulty
- New table needed in dining room
- New patio furniture needed before summer 2020
- Blind in bedroom needs replacing
- Issue with the key fob being given out without the alarm key

There have been some issues with the cleaning of the lodge and AH has written to Shorefields and had a subsequent telephone conversation with the management team. We have recently found out that Shaz(the housekeeping contact) we have had for many years had left in May which is when the issue started to happen. Hopefully now that AH has spoken to them the issues will be resolved and we will not have any more.

Committee members to visit lodge to carry our basic maintenance.

Members who visit the respite and convalescent facility, to be encouraged to report back any issues.

Quote for painting and treating the outside of the lodge received last year £1800, would take 2/52.

ACTION CT To look at local workman to do the work.

ACTION Next committee member to go down to measure the blinds in the bedrooms that need repairing so we can buy new ones

Date for open AGM

It was agreed that as no members, apart from the committee, attended the AGM it would be suspended for 1 year. The minutes will be put on the website.

A. O. B.

DR asked for Joining forms and deduction forms to be emailed to her so she can hand them out

ACTION AH to email out

ACTION AH to contact IM&T to give the committee members access to the Benevolent folder on the X Drive

A.O. B. Conflict of interest

AH Friend has given a quote to redecorate the Lodge

AH Friend owns the company that created the Website

CT Son will be asked to look at the website issues

TV no conflict of interest

KR no conflict of interest

DR no conflict of interest

Appendix 1

LONDON AMBULANCE SERVICE BENEVOLENT FUND ANNUAL GENERAL MEETING FOR THE PERIOD 1st April 2018 – 31st March 2019

Chairperson's Annual Report 31st March 2019

Once again I feel the need to apologise for the delay in writing this report which can't be written until we have the financial report from the accountants. Again this year it was delayed by them.

Once again over the last year the LAS and the NHS have been under severe pressure. We in London have had to cope with numerous stabbings which seem to be on the increase. Our new chief executive has brought about what appears to be a complete review and restructure of all LAS departments in line with his way of working and in the hope of saving £25 million. This continues to have a negative effect on morale in the LAS with it remaining low, staff being despondent and a number leaving the service. So on the back of all that doom and gloom I write this report.

There are a number of staff who attended past major incidents that continue to be effected and require all the support that the service and the Benevolent fund can offer.

Despite all that is happening in London I feel that it has reminded the staff and the public to think of others and try to do good deeds. This has been especially prevalent in the number of offers and freebies that continue to be given to the emergency services.

The Fund was set up to support its members and I've no doubt that what has happened over the last year will continue to affect our members in different ways and the support of the fund will be called upon.

As the Chairperson I continue to ensure that the fund upholds the constitution and by-laws it was set up on, and also seek to maintain a great financial position in order that we can continue to:

" provide support and assistance in the relief of severe but temporary financial hardship and/or unforeseen circumstances outside the control of the individual member of the fund or dependents that may be concerned."

As the chairperson of the London Ambulance Service Benevolent Fund I am continually faced with surprises and challenges, but with the support of the executive committee I have been able to continue to lead the fund in the same manner that it has been since it was created. On a personnel note this last year has been a major challenge for me and I wish to place on record the support that Tina and Jackie have given me as the chairman has been invaluable as they at times have continued with the day to day running of the fund, when I is was unable to help.

As we go forward into a new year I will seek to endeavour to support our members through their hardships and promote the Fund throughout the service and the benefits that we can give.

Chairperson's responsibility in writing the report

The chairperson of the London Ambulance Service Benevolent Fund is the responsible person for overseeing the efficient and effective management of the fund and under the constitution of the Fund is also required to report annually on the performance of the Fund during the previous 12 Months, including the current position, and any foreseen or possible changes that may affect our members during the year ahead. In keeping with the above it is my responsibility to submit a report in preparation for the Funds Annual General Meeting, which has traditionally been fixed within our constitution to take place within the first Quarter of the year following the financial year being reported on.

As part of my responsibilities I am bound to provide a financial report on the fund covering the financial period, 1st April 2018 - 31st March 2019. This allows me to publish the Funds balance sheet within the prescribed time scale giving members an indication of the financial performance measured against the previous twelve month period. The full financial analysis will be discussed and ratified by the executive committee at our Annual General Meeting. The Annual General Meeting is due to take place within an approximate and predetermined period for each year. This can of course be delayed depending upon the amount of problems or normal difficulties that we regularly face.

The Annual General Meeting covers in its agenda various reports on our performance during the Funds previous financial year, (1st April to 31st March) plus any recommendations that may be required to maintain or improve the position or performance of the Fund.

The AGM will also consider the election or re-election of the management and executive committee as required under the constitution and Bye Laws of the Fund

The above preamble to the Chairman's report explains the chairman's responsibility, the reporting period and the management council and executive committee's re- election and the implementation of any recommendations from the AGM.

Executive Committee

One of my continuing concerns is the Executive Committee, since I have been part of the committee I have felt we need more committee members to help improve transparency and to plan for the future. However it appears that we have struggled in the last few years to find committed Executive Committee Members that are available to support as required.

The provision of support to our members in need is of a varying nature and sometimes demands immediate or urgent action and Tina Vince deals with all of this on a daily basis, usually at the time of the members greatest difficulty. Members that have dealt with Tina during their moments of crisis will witness to how they have been dealt with in a compassionate and committed way and were able to rely upon the Fund and the support offered in their time of greatest need. Tina Vince needs the support of the committee to approve loans and grants to help the members. In order to continue this we need to have enough Executive Committee Member to support Tina Vince on a daily basis and we need to plan for the future for when she retires.

Despite this Tina Vince has continued to deal with bereavements, severe accidents, marital problems, loss of accommodation, hardship, severe financial difficulties, and so many other varied problems that the average person would be at a loss to deal with.

Following a request/advert in our local RIB we were able to invite 3 further Fund members to join the Executive committee on a trial period. Their election to full executive committee members will be discussed at the AGM. This will bring the elected members to 5 and the Assistance Advisor, Tina Vince and Treasurer Jacqui Phipps. This I feel is the minimum number of executive committee member to maintain transparency and to build for the future.

Once more I write that looking forward I see the need to continue to expand the executive committee in to geographical areas that have no representation, and adding members, even as far as doubling the current numbers. I as the chairperson have struggled at some points in the last year to keep on top of what is required of me as the chairperson and wish to ensure that the following years are not the same.

I do however wish to place on record my thanks to the Executive Committee for their continual support and hard work that they do for the fund, so often behind the scenes that they are not noticed.

How did we perform in the year 2018 / 2019

Financial

Having received the official financial report from the accountants I can confirm that the fund continues to maintain a steady and healthy financial balance. This year we have been able to make an increase of £20,894. Having looked at the accountant's report I can confirm that the increase in funds was because the decrease in income was less than the decrease in expenses. Our expenses decreased by about 17% from the previous year whilst our income decreased by about 1%.

Once again we have seen a decrease in membership subscriptions which could be attributed to the high attrition rate with in the LAS. Whilst the new members of the LAS are unaware or do not see the point of the fund as they do not plan to be with the service long. The near capacity workforce that the service had a few years ago has changed and there are now numerous vacancies especially on front line. There is the need to continue to widely publicise the fund with the hope of attracting new members and increasing our membership subscriptions.

One of the reasons for a decrease in the expenditures is that we only had one death grant pay-out in the last year, whilst retirement grant payments were once again over £20,000 at £22,925.

We are still seeing the effects of the changes to internal arrangements and budget constraints within the LAS which continue to result in an increase in the amount of experienced members taking their retirement. Although we saw a decrease in the amount of retirement grants paid out it still remains high.

One of the unique features of the fund is the ability to provide a 0% interest loan to its members who are experiencing hardships. However once again this year the number of members that have come to the committee to request a loan has decreased.

In general terms, despite the continued financial uncertainty within the UK we have continued to provide our members in need the support they need. Despite the Funds total reliance upon volunteers, once more during this last year our support team and the executive committee members have once again faced up to the challenge of additional requests for assistance whilst maintaining their normal integrity and efficient management of the fund.

As always the Executive Committee members face a period of uncertainty regarding any financial decisions that we may make. So much of how the Benevolent Fund progresses or in fact manages its affairs will probably be dependent upon the general financial situation throughout the UK. However you can rest assured that whatever the outcome our executive committee will remain on top of it and make the sensible decisions that they have always done.

Website

The new web page continues to look more up to date and from a management perspective is easy to maintain and update. We have updated the photos of the lodge and caravan park.

Convalescent lodge

Over the last year we have continually sought to ensure that our convalescent lodge, that is based down on the south coast at Shorefields, is maintained to a high standard. The purpose of the lodge is to provide a place where members can relax and convalesce or recuperate. I and my executive committee members are of the opinion that when any member walks into the lodge they should instantly feel at home and be able to start to relax and as such it should be maintained to the highest standard. Following on from re-carpeting throughout we have purchased new settees and a new oven and will seek to change the dining suite and the patio suite.

We are thankful to Shaz from the housekeeping department at Shorefields for her help and support in maintaining the lodge.

2018/19 The Year Ahead

As with the previous years the service continues to be in a transitional state, especially now the New Senior team structure in the service is in place and all departments have had their structures reviewed. Within the service and the wider NHS staff finances remain volatile with major saving required across the board. However these savings have not taken into account the new rest break policy, new pay deal and new banding of TEAC/EAC. This could potentially mean even more cost savings, and could result in staff getting into financial problems.

The current financial situation of the country following the BREXIT vote remains unpredictable and therefore it will be impossible once again to predict how the Benevolent Fund will perform and in particular how events within the LAS will affect or influence the management of our fund.

My gut feeling is that Brexit will not affect the fund much, the reasons behind this is that over the last few years where the markets have been volatile the fund has been unaffected. However I believe that the new pay deal may cause staff problems initially. We will continue to have members going through various hardships and we will endeavour to support them where we can.

The main contribution to how the fund will perform is the number of members within the fund, which seems to be on the decrease. The number of our members taking their retirement seems to have levelled out following a rise in previous years along with staff leaving the service for individual reasons. That said the number of members remain constant and continue to provide a valuable source of funding. We continue to be resilient enough to keep the management of the fund on an even keel.

What we do each year is to adopt a flexible approach to the way ahead in terms of additional benefits or projects that will enhance the support that our members currently enjoy. What we finally look to achieve during the coming year will be dependent upon the outcome of the Annual General Meeting, and the final financial report, but I have no doubt that our aims and objectives will be to

continue to improve the provision of meaningful assistance to our members and the extremely good work already achieved and to build upon this for the future.

Every year we ask a number of questions?

Are we doing enough for our members?

Is there anything else we can do for our members?

Can we add to the fund to support our members better?

Is there anything else out there that provides better value for money?

I have once again looked in to these questions and can say and feel that we are doing all that we can for the fund and currently it provide great value for money. At present I am unaware of anything that we could add to the fund to support our members better but as with all funds I am willing to look at suggestions and put it to the vote.

Closing remarks

Although the year has had its challenges both in terms of the fund and emotionally with what is going on in London and the world. The fund continues to thrive and support its members.

I wish to once again convey my thanks to each member of the executive committee for their hard work and dedication to ensure that the fund continues to exist. As stated previously I am looking to expand the executive committee in certain areas, and therefore if you feel that you have something to offer in terms of running the fund, then please contact me via email on Andrew.Hall@lond-amb.nhs.uk

May I also take the opportunity to remind them and you the fund members that,

“The Fund is managed by the members for the members,”

We are always seeking to introduce new projects or schemes that would benefit the members according to our constitution and By Laws. Therefore if you have any ideas then please let us know.

I also feel sure that you will all wish to join me in thanking each one for all they have done and will continue to do for us (the Fund) over the coming years.

Thank you

A handwritten signature in purple ink that reads "Andrew Hall". The signature is written in a cursive style with a long horizontal line extending from the end.

Chairperson

Appendix 2

LONDON AMBULANCE SERVICE BENEVOLENT FUND
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2019

	31-Mar-19		31-Mar-18	
	£	£	£	£
<u>Income</u>				
Members Subscriptions	84,844		85,981	
Donations	1,085		450	
Deposit Interest Received (Gross)	656		131	
Miscellaneous Income	-		1,010	
		86,585		87,572
<u>Deduct Expenses</u>				
Dane Park Holiday Home Expenses	13,396		16,220	
Chairman's Expenses:-				
Honorarium	-			
Expenses	-		38	
Annual General Meeting Expenses	-		262	
Draw Prizes	9,850		6,650	
Grants			-	
Death	8,000		19,100	
Retirement	22,925		23,750	
Other	2,500		550	
Website Expenses	-		2,196	
Bank charges	145		179	
Miscellaneous Expenses	-		1,103	
Accountancy Charges	3,300		3,300	
Depreciation Leasehold Property:-			-	
43 Dane Park	5,317		5,317	
		65,433		78,665
<u>Surplus / (Deficit) of income</u>				
<u>over Expenditure</u>		21,152		8,907

LONDON AMBULANCE SERVICE BENEVOLENT FUND
BALANCE SHEET AS AT 31st MARCH 2019

<u>Accumulated Fund</u>	31-Mar-19		31-Mar-18	
	£	£	£	£
Balance at 1st April 18		641,022		632,239
Excess of Income over Expenditure (Expenditure over Income) for the year		21,152		8,907
		<u>662,174</u>		<u>641,146</u>
Less Corporation Tax on Interest Received		(258)		(124)
		<u><u>661,916</u></u>		<u><u>641,022</u></u>
Represented by:-				
Fixed Assets				
43 Dane Park Leasehold Property, at cost		159,500		159,500
Less Depreciation		<u>58,487</u>		<u>53,170</u>
		101,013		106,330
Current Assets				
NatWest Bank:-				
Current Account		3,000		3,000
Reserve Account		420,907		391,708
Treasury Reserve		123,761		123,604
Loan Repayable		11,620		17,996
Payments in Advance		<u>5,272</u>		<u>6,334</u>
		564,560		542,642
Less Accrued Expenses		3,657		7,950
		<u>560,903</u>		<u>534,692</u>
		<u><u>661,916</u></u>		<u><u>641,022</u></u>

A HALL- (Chairman)

In accordance with instructions given, these accounts have prepared without carrying out an audit, the above Balance Sheet and annexed Income and Expenditure Account from the books, records, vouchers and information and explanations supplied.

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Trevor Jones & Partners Ltd

Chartered Accountants