

The London Ambulance Service Benevolent Fund

Date: 19th January 2024

Time: 11:00 – 13:00 Held on TEAMS

Annual General Meeting – AGENDA

Attendees.

Andrew (AH)
Tina (TV)
Jackie (JP)
Christine (CT)
Sarah (SC)
Nathan (NA)

Apologises

Charlotte
Kay
Debbie

• Welcome

AH opened the AGM at 11:03 and Welcome everyone. AH apologised for the delay in holding the AGM. The reasons why was because we can't have an AGM until the accounts are done and these took time for the accountants to sort and return and then AH deferred the AGM from December due to circumstances.

Charlotte sent her apologies due to attending a funeral

Kay sent her apologies due to going sick

Debbie sent her apologies as she had been on AL and had missed the invite

AH then reminded all what the purpose of the Fund is. That it is run by the members for the members, and is there to support its members during times of hardship,

• Chairman and Executive Committee membership for 2022/2023

AH advised that he kept this at the start of the agenda as there are a few changes that need to happen.

AH advised that at the start of last year (2023) Charlotte Coutts was asked to join and was given a probationary period, AH is pleased to say that she has passed her probationary period.

AH nominate Charlotte Coutts to be elected to the Executive Committee. And asked if anyone is willing anyone would seconded her. TV seconded her.

ACTION - AH to send out the committee election form to CC to formally agree her position

AH then confirmed the current list of committee members

Chairman:	Andrew Hall	Jul-15	Nov-21	Nov-24
Deputy Chairman	Christine Tanner	Sep-18	Nov-21	Nov-24
Assistance Advisor:	Tina Vince			
Financial Administrator:	Jackie Phipps			
Executive Committee:	Kay Robson	Jan-23		Jan-26
Executive Committee:	Debbie Richmond	Jan-23		Jan-26

Executive Committee:	Nathan Adams	Jan-23	Jan-26
Executive Committee:	Sarah Clark	Jan-23	Jan-26
Executive Committee:	Jason Clelland	Jan-23	Jan-26
Executive Committee:	Charlotte Coutts	Jan-24	

AH then raised the issue of responsibility as an executive committee member, one on the actions AH had from last AGM was to send a formal form to those nominated for them to read and sign agreeing to become a committee members. [REDACTED]

• Minutes from last meeting held on 18th January 2023

AH reminded everyone that he had sent out the minutes from the last AGM last week and checked that they had all received them. AH further confirmed that he had sent them out after the AGM and had, had no replies then saying there were issues, so assume that all Committee members were happy with the minutes.

Minutes were approved by everyone

• Outstanding Action: from 2023 AGM minutes

AH then looked at the outstanding actions from the previous minutes and went through then one by one.

- **Action:- AH to send a formal form to the 3 new elected committee members for them to read and sign Agreeing to becoming committee members.**

AH confirmed that this was done [REDACTED]

- **Action:- AH to contact the member Charlotte Coutts and ask them to join the committee**

AH confirmed that this was done and CC agreed to join

- **Action:- AH to keep website up to date**

AH confirmed that he still struggles to keep the website updated, this is more from a personal can't be bothered point of view rather than not being able to do it.

Following a conversation the following actions were made

ACTION:- look into the background to see if people are actually looking at the information that needs updating (ie draw results, AGM minutes, Accounts). If not then remove them from the website.

AH confirmed that the constitution requires us to publish both the AGM and the accounts.

Action – AH to email the committee members to see if anyone is willing to take on the responsibility and keep the website update.

- **Action:-AH to send it poster with all committee member on to SC**

AH confirmed that he sent the old poster and information to SC

- **Action:- AH to contact (LEAP) after a poster is created**

AH confirmed that we have yet to send out the poster as we have not updated it yet, however this Year Clinical Education department have been in contact about the fund and so we have created a power point presentation and sent it to them which hopefully is being used at inductions along with the forms and the leaflet.

- **Action:- AH will try again to get hold of a business manager at NatWest to discuss our accounts**

AH confirmed that he is still hitting a blank – but will discuss when we talk about finances later

Action carry forward

- Action:- AH to set up a whats app group to be used to message about loans
This was set up and being used.
- Action:-AH to fix Blinds/curtains in Bedroom of the lodge in February
AH confirmed he fixed the blinds and carpet when he was down there in February
- Action:-AH to Email out the benevolent fund leaflet to all as well as the Application forms
AH confirmed that he had sent the leaflets and forms out to the committee members
- Action:-AH to get the new committee member access to the folder on the x-drive
AH asked if everyone has access?

ACTION email IM&T and give the committee members access

- Action:-AH to Email Paul Chiddington leaflet and application forms
This was done
- Action:- AH to Chase NatWest on trying to get a review of the accounts
Action carry forward
- Action:-AH to produce finance on how much we spend on maintenance of the Lodge and look into the cost of replacing it.
New Lodges cost upwards of £220,000 on average we spend about £13,000 a year on the lodge which includes fees. See later under lodge
- Action:- AH to look into the records to see when we last replaced the mattresses
We struggled to locate when we last brought mattresses, but I think we can safely say that the mattresses are at least 7 years old, whereas the duvets, mattress protectors and pillows were replaced in 2021, We had a full refit of Carpets in 2017
- Action:- CT agreed to look into whether there is any legal notification that we need to do to change the wording and also to look through the constitution and the bylaws and update where needed.
If we want to change the constitution or bylaws then there is nothing legally we need to do, if we are all happy the committee can agree to the changes. The only legal thing is about loans. The form is a legally binding contract.
- Action:- CT to contact pulse about edit access to benevolent fund part.
This was done and CT now has edit access
- Action:-CT to update what is written about the fund on the pulse and to provide links on it
CT did this.
- Action:- SC to update current poster
SC has started to work on a poster just needs to finalise it and make it more attractive
- Action:- SC to mention on LIA
LIA is no longer Available
- Action:- SC to update the poster and email out
On going awaiting the poster
- Action:- KR to send poster out to all stations admins, education schools,
Action carry over once poster is created
- Action:- DR to Email out the leaflet to all Clinical team leaders
Action Email DR to check to see if she has/ can
- Action:- TV Once the poster is updated sent it to be put on the well being trucks
This action is Carried over

- **Action:- All committee to email AH best number?**
This was done and the Whats app group set up

- **Chairman's Annual Report,**

AH said hopefully you have all received and read the chairman's report, (see appendix 1)
This is something I am bound to write each year but can only be written once I have received the accounts.

AH highlight to the committee

- Staff are struggling, with moral low,
- Membership is on the decline
- Loans are up
- Retirements are high
- Lodge is well used but can be better utilised
- Could do with a few more committee members

There were no questions about the report?

- **Financial Administrator's Annual report and Financial Analysis.**

AH advised that we have stayed with the new accountants and they have been even more diligent this year picking up on queries in the accounts that they missed last year, once again I am happy with the report that the accountants have given

In terms of the accounts AH drew the attention of the committee to accounts report (see appendix 2)

Page 2	gives us our income for the year 2021-22 a deficit of	-£41,401
Page 3	gives us our overall financial outlook of	£585,321
Page 5	value of the lodge	
	Loans	
Page 7	income	
Page 8	Out goings	

AH also represented the finances in graph form as he had done in the previous year and presented this via power point. (See appendix)

Loans- we've had a couple on interesting enquiries one last week that we informed you about but on the whole no major issues, no. of loans are increasing

Any questions

TV asked about why the corporation tax is high?

ACTION:- AH to look into why is corporation tax high?

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

TV gave her report and started off by thanking the chairman and the committee for their help throughout the year. TV stated that she could not of done if without their help but especially the help of AH the chairman. TV re iterated the points AH made about the finances and reminded the committee that she still gets a number of requests for loans each week but some of these are not in

the fund and so she does not even send these requests out. TV said that she thinks that the number of loan given out are on and even keel with most other years

Last year the usage of the Lodge was very good,

TV has concerns that Repairs on DP 43 are going up each year -

TV mentioned that the number of new members joining appears to be going up.

• **Constitution and Bylaws**

Following on from the conversation during the outstanding actions it was agreed that everyone was happy with the current constitution and By-laws and there was no need to review it or change anything.

• **Benefits and Subscriptions. 2022/23**

AH advised that for the year April 22- March 23 subscriptions/Members was still in decline, but since then we have had an increase in subscriptions,

The below figures are as of today

Year Joined	No. of members in 2022	No. of members in 2023	
1970-79	2	0	-2
1980-89	56	46	-10
1990-99	341	314	-27
2000-2004	320	297	-23
2005-2009	294	275	-19
2010-2014	228	216	-12
2014-2019	256	241	-15
2020	76	60	-16
2021	41	38	-3
2022	67	65	-2
2023	2	200	198
Total	1618	1752	134

We have seen an increase in loans and retirement in the year April 22 –March 23 resulting in the deficit of £41,000. However since April 2023 we have started to see an increase in members.

AH asked whether we need to increase Subs? A conversation then ensued, where we talked about If we did increase the subs what and how would we do it, what notice period would we need, do we put it in the RIB for a number of weeks, and on the website – we were reminded that we have not raised subs for over 15 years? The current cost of living crisis, etc , if we did increase, then in the notification to the members we push the benefits – (Testimonial – death benefit, Loans, lodge) and perhaps send out using “all user email,”

During the conversation it was agreed that it would make sense in the current climate to increase the subs.

CT proposed to increase the subs

TV seconded the proposal.

ACTION:- to increase subs

All the committee members at the AGM agreed to the increase in the subs by £1 from £3.50 to £4.50

ACTION:- to increase from April 1st

TV – Draft the wording

CT to contact Payroll to ask what they would need

Put in the RIB once wording is agreed until end of March

Put in RIB after the end of April.

AH asked if there was any other benefits we should be offering?

CT asked whether we had been approached/asked to provide anything else. TV said the only thing that she is asked about is if we provide accommodation. Which is something we don't do and can't afford to do.

Given that we are increasing the subs it would then be wrong to provide other benefits, therefore at the minute there are no further benefits we should offer.

• **Database**

AH advised that the database is working fine and there are no issues however the Service does not support Microsoft Access, and are moving everything over to BI software.

ACTION:- AH to look into BI

• **Advertising**

AH advised that we have already spoken about the presentation which is being distributed by CED and well-being and AH has used it in a number of huddles in the SE, All committee member have the power point and can use it.

A Discussion was then had about other ways to advertise.

When members/staff ask for car stickers then let's put a Leaflet about the fund in with stickers that we send out, especially given that not all staff asking for car stickers will be in the fund

ACTION:- AH to Email the leaflet out again

SC mentioned that she was in a meeting recently where wellbeing talked about the fund, but mentioned that we have grants, .

ACTION:- TV to contact liv and remind her that we don't offer grant but have financial assistances

Finances

AH advised that he is happy with the current Accountants and feel they are doing a thorough Job

AH advised that we still have a number of issues in terms of banking

- Cheques are still a slight issue, in terms of having to be paid into and account and therefore not giving member instant access to the funds.
- moving to online digital banking would be helpful in checking the accounts and paying loans
- Lack of physical banks
- Investments still being invested for a month at a time, a longer term investment would provide a better return
- Government will only secure investment up to £85,000

AH advised that this week he has found out that NatWest now do Dual Authorisation, so one person sets up the payment and then a second person has to log on and authorise it.

AH believes it time to move to online banking...

- SC said there is availability to send a link to staff and then they update with their bank details.

Action:-

AH to look into online banking,

AH to Talk to bank manager re – investments
Re – security limit –

AH to ask about availability to send a link to staff and then they update with their bank details

It was agreed that at the minute we will continue to send the cheque for the Draws

Lodge

Following TV question about costs and maintenance of the Lodge, AH advised that the fabric of the building is fine, there is no rotting wood on the outside, it still gives the wow factor. And does not feel the need to upgrade to a new lodge.

AH analysed the accounts and produced the following tables after the AGM, but thought it was beneficial to include it in the minutes.

Year on Year costs that would not change if we bought a new Lodge

	2017	2018	2019	2020	2021	2022	2023
Site fee	£6,900.00	£7,128.00	£7,336.00	£6,762.00	£6,719.00	£8,499.00	£9,284.52
Rates		£1,214.60	£1,260.00	£1,927.70	£1,103.00	£1,232.00	£1,600.00
Membership	£472.50		£496.00		£550.00	£614.00	£614.35
Cleaning	£2,457.00	£391.00	£2,290.00	£231.00	£1,826.00	£3,260.00	£3,033.00
Stirling Cover			£350.00	£350.00	£358.75	£350.00	£350.00
Insurance	£334.00	£334.00	£293.00	£293.00	£363.16	£381.00	£345.87
ELECTRIC BILL	£274.79	£117.24				£288.00	£261.19
GAS BILL		£114.92	£72.00	£40.00	£110.00	£312.00	£545.00

Total	£10,438.29	£9,299.76	£12,097.00	£9,603.70	£11,029.91	£14,936.00	£16,033.93
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Additional costs including maintenance

	2017	2018	2019	2020	2021	2022	2023
Goods		£250.00	£623.72	£700.00	£607.00	£363.00	£234.38
Bedding							£81.00
Carpet clean						£100.00	
New Carpet	£1,599.42						
Sofa	£1,647.00						
Cooker	£134.00	£201.00					
Garden Clearing	£450.00						
Roof			£93.00				
Patio Wash			£100.00				
Sky light						£26.50	
Sky light blind							£350.00
Bikes						£681.00	
Fridge/Freezer						£632.00	
Extractor fans							£66.09
Total	£3,830.42	£451.00	£816.72	£700.00	£607.00	£1,802.50	£731.47

TV asked whether we should replace the lodge,
AH does not see it as economic sense, TV and JP likes the idea of a new lodge

It was decided that at the minute it is not the right time to change – maybe revisit next time

In 2023 we purchased new mattress protectors for all the mattresses

In terms of maintenance of the lodge, the following needs to be done and checked down at the lodge

- Reported to Shorefields to fix:- Check that the oven is now working correctly (issues with a gas leak)
- Reported to Shorefields to fix: - Check shower and bath tap works fine
- Carpets are dirty and need to be cleaned
 - look at getting an outside company in,
 - hire a carpet cleaner
 - or replace the carpets
- Chairs – need to be recovered, we can buy new covers to put over, just need to undo a few screws to attach the new covers
- Mattress – We need to order new ones (next committee member to go down order of amazon)
- Two of the bikes, an adult one and a kids one still have issues with the chains, need looking at.
- Buy a new bike pump and spares for the bikes like inner tubes etc.
- Window latches broken need to repair.

ACTION:- SC agreed to go down and sort the repairs out and see it.

ACTION:- New members need to go down and tell us what they think?

ACTION:- AH to talk to SC about what to do down at the Lodge

- **Website**

The website as a whole is fine. But we need to keep the information up to date see earlier action points.

- **Conflict of interest**

KR partner uses the same accountants

- **A. O. B.**

Car stickers

We are running out of car stickers so need to order some more, CT was able to email the company we used previously whilst we were holding the AGM to obtain a quote. The quote came back as £301 for 1000.

Action:- CT to accept the quote and order £1000

A discuss was had about how much we charge and it was suggested and agreed to Increase the cost to £2

Action:- increase cost of stickers to £2

Old Paper work –

AH brought up the issue of all the old paper that he has in the office, legally all paper work to do with finances need to be kept for 7 years.

JP advised that there may be Duplicates of loan agreements in the paperwork

TV advised that she likes to keep all the receipts for lodge.

All the old beneficiary forms can be shredded but if they are still a member then we need to keep the form.

Action:- AH to Email out for help to go through all the paperwork,

Continuity of fund.

AH brought up the need to start putting things in place for when TV leaves. Currently TV is the name and contact of the benevolent fund, what do we need to do/ put in place so that continuity of the fund happens.

AH also explained that due to external pressure he will probably not stand for a further term as chairman when his tenure is up at the next AGM. Therefore it is vital that we have in place the correct plans for continuity

What so we need to put in place as a continuance plan

Set up a generic Email for staff to contact benevolent fund.

Do we need a benevolent fund phone?

Bookings for lodge to be emailed to Jackie and Andrew

Action: - agree a continuity plan

Action: - TV to BCC Jackie and Andrew in to the email reply to staff when booking them into the lodge

Metal Badge

During discussions on advertising it was suggested about whether or not it was feasible to design/create and sell a metal benevolent fund badge.

We all liked the design idea of the hands and the purple background, it was agreed to not having a white back ground due to white not being inclusive. And perhaps having two hands

It was agreed that we could also give it out to draw winners, but have the option for members to buy.

Action – All to think about and to look into a design for a metal badge and send to NA
CT to bring up with the uniform working committee
NA to speak with SC and Andre –lebrun about designs,

● Review of the Actions

- **ACTION:-** AH to send out the committee election form to CC to formally agree her position
- **ACTION:-** [REDACTED]
- **ACTION:-** AH to look into the background statistics of the website to see what people are actually looking (do they look at the information that needs updating ie draw results, AGM minutes, Accounts. If not then remove them from the website.)
- **ACTION:-** AH to email the committee members to see if anyone is willing to take on the responsibility of keeping the website update.
- **ACTION:-** AH will try again to get hold of a business manager at NatWest to discuss our accounts
- **ACTION:-** AH to Chase NatWest on trying to get a review of the accounts
- **ACTION:-** AH to email IM&T to give the committee members access to the 'X' drive folder
- **ACTION:-** AH to speak with Jason about the money from the car stickers
- **ACTION:-** Carry over until once the poster is created then KR to send poster out to all Stations admins, education schools,
- **ACTION:-** DR to Email out the leaflet to all Clinical team leaders
- **ACTION:-** Once the poster is updated TV to send it well-being to be put on the well-being trucks
- **ACTION:-** AH to look into Why is corporation tax high?
- **ACTION:-** Subs to increase from April 1st 2024
 - TV – Draft the wording
 - CT to contact Payroll to ask what they need
 - Put in the RIB once wording is agreed until end of March
 - Put in RIB after the end of April.
- **ACTION:-** AH to Email the benevolent fund leaflet out to all committee members again
- **ACTION:-** AH to look into BI software instead of access
- **ACTION:-** TV to contact liv in well-being and remind her that we don't offer grant but have financial assistances
- **ACTION:-** SC agreed to go down to the lodge to see it and to sort the repairs out
- **ACTION:-** All New members to arrange a visit to the lodge and to tell us what they think?
- **ACTION:-** AH to talk to SC about what to do down at the Lodge
- **ACTION:-** AH to look into online banking,
- **ACTION:-** AH to Talk to bank manager re – investments
 - Re – security limit –
- **ACTION:-** AH to ask about availability to send a link to staff and then they update with their bank details
- **ACTION:-** CT to accept the quote of £301 for car stickers and order £1000
- **ACTION:-** increase cost of stickers to £2
- **ACTION:-** AH to Email out for help to go through all the paperwork,

- **ACTION:-** agree a continuity plan
- **ACTION:-** TV to add Jackie and Andrew in to the email reply to staff when Booking them into the lodge

The AGM was closed at 11:20

Appendix 1

Chairman's report

LONDON AMBULANCE SERVICE BENEVOLENT FUND

ANNUAL GENERAL MEETING FOR THE PERIOD

1st April 2022 – 31st March 2023

Chairperson's Annual Report 31st March 2023

This years as with last year I have to apologise for the delay in producing the chairman's report as with all years the chairman's report cannot be written until the accounts are sorted. As we look around the world we see that the war continues in Ukraine and we hear of natural disasters. On the bases of it these don't seem to be effecting our staff, however the overarching effects of these on the world and countries economy on the back of the Covid pandemic is starting to cause problems. Each year I say the same thing about staff morale and it doesn't seem to improve. staff continue to be despondent and a number leaving the service. So on the back of all that doom and gloom I write this report.

Despite all that is happening in London and the world, the work and care that our staff provide remind the public of how great the NHS is and what a wonderful job they do.

We are reminded that 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 no doubt be called upon. However as I look back over the last year, if our members have been affected in any way the support and benefits that we offer have not been as utilised as much as it could be.

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 can I thank the executive committee for their support and help throughout the year especially Tina Vince for all the work that she does in running the fund.

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 2022 - 31st March 2023. 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

Over the last year we have elected 4 new committee members. This brings the total committee members to 10. That said I still believe that there are still some areas of the LAS where having a member of the fund on the committee would enhance the work of the fund and the support it can give.

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, and for this I put on record my thanks to Tina for all that she does.

Looking forward I see the need to continue to look to expand the executive committee in to geographical areas that have no representation, and adding members, even as far as doubling the current numbers. Regretfully I write the same statement as I did last time that 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 will seek to ensure that the following years are not the same.

Again i 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 2022/23

Financial

This year we have stayed with the accountants we used last year so the financial report continues to look different to what we have been used to.

Having received the official financial report from the accountants. Year on year it is hard to ascertain exactly how healthy the fund is, in 20-21 we made a deficit, whereas 21-22 we made a slight profit but last year we made a deficit of £41,401. This is due to having a number of members pass away whilst still in service and retirement grants are higher than the previous year. The unpredictability in members leaving makes it hard for me to predict how healthy the fund is.

On paper the fund still looks to be healthy at £585,321 but I feel that this still hides and underlying issue that the fund is in decline.

Once again we see a decrease in membership subscriptions which could be attributed to the high attrition rate within 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.

Constant changes in internal arrangements and budget constraints within the LAS continue to result in an increase in the amount of experienced members taking their retirement

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

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 years 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 web page continues to be the main source of information for our members, however as previously stated over the last year I have struggled to keep on top of ensuring the information is up to date. I will endeavour to do better over the next year

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. It appears as if there is always some small job that needs to be completed or some minor repairs that needs doing. Our thanks go to the Shorefields maintenance department for their continued support and help.

2023/24 The Year Ahead

Over the next year the service will publish its 5 year strategy plan and once published we will see the effect this has on staff and the service. Previous years the service seems to continue to be in a transitional state, so with a structure in place hopefully things will calm down. Within the service and the wider NHS staff finances remain volatile with major saving required across the board.

The current financial situation of the country is worse with the cost of living rising and 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.

Looking back over the last year it appears as if the issues the country has had is beginning to affect our members and the overall state of the fund, however going forward I am sure this will change. Our biggest challenge and main contribution to how the fund will perform is the number of members within the fund, which seems to be on the decrease, However we now have managed to produce a powerpoint to be shown to all new recruits. The committee members continue to promote the fund to gain more members. The London ambulance service employ over 8000 staff yet only about 20% of these staff are in the fund. We will

continue to have members going through various hardships and we will endeavour to support them where we can.

We continue to be resilient enough to keep the management of the fund on an even keel but concern for how long we can maintain this is required, one option would be to increase the subscription to £4 or £5 per a month.

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 this year has had its challenges, especially in terms of the fund and the number of members that are leaving, financial constraints and emotionally with what is going on in London and the world. The fund continues to be a constant 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.Hall3@nhs.net 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



Chairperson

Appendix 2

Finance power point.

BALANCE SHEET AS AT 31 MARCH 2023				
	Notes	2023 £	2022 £	
Fixed assets				
Tangible assets	2	79,745	85,062	
Current assets				
Debtors	3	30,810	16,177	
Cash at bank and in hand		478,828	528,826	
		509,638	545,003	
Creditors: amounts falling due within one year	4	(4,062)	(3,343)	
Net current assets		505,576	541,660	
Net assets		585,321	626,722	
Capital and reserves				
Accumulated funds		585,321	626,722	
Total equity		585,321	626,722	

2 Tangible fixed assets		Land and buildings
		£
Cost		188,000
At 1 April 2022 and 31 March 2023		
Depreciation and impairment		74,438
At 1 April 2022		5,317
Depreciation charged in the year		79,756
At 31 March 2023		79,756
Carrying amount		79,745
At 31 March 2022		85,062
At 31 March 2023		79,745
3 Debtors		2023 2022
Amounts falling due within one year:		£ £
Loans receivable		23,002 9,004
Accrued income		6,808 7,173
		30,810 16,177

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023		
	2023 £	2022 £
Turnover	71,376	75,641
Administrative expenses	(114,475)	(74,118)
Operating Surplus/(deficit)	(43,099)	1,523
Interest receivable and similar income	2,096	53
Interest payable and similar expenses	-	(5)
Surplus/(deficit) before taxation	(41,003)	1,571
Tax on Surplus/(deficit)	(398)	(253)
Surplus/(deficit) for the financial year	(41,401)	1,318

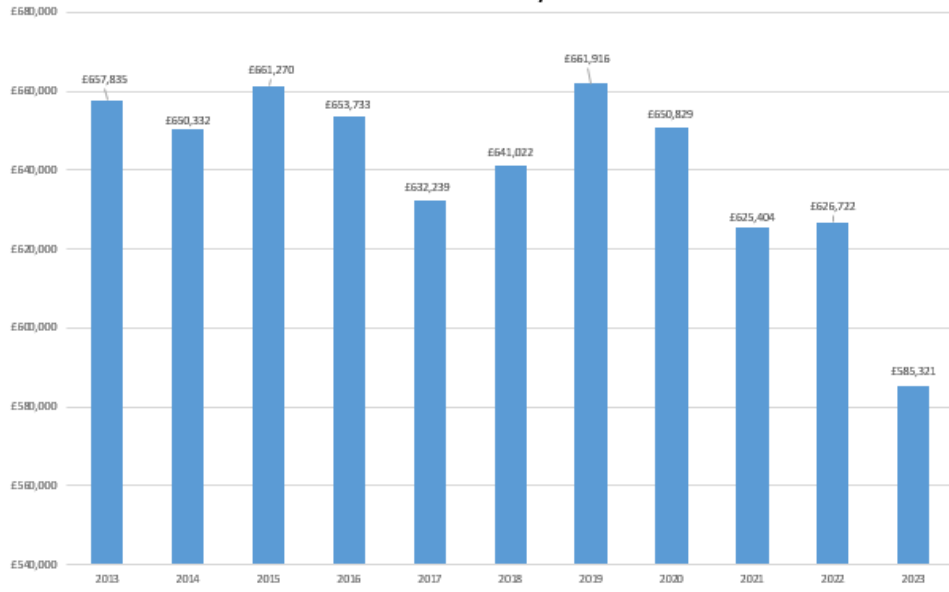
The income and expenditure account has been prepared on the basis that all operations are continuing operations.

SCHEDULE OF ADMINISTRATIVE EXPENSES FOR THE YEAR ENDED 31 MARCH 2023		
	2023 £	2022 £
Administrative expenses		
Drive prices	9,450	11,850
Dane Park holiday home charges	17,264	11,799
Accountancy	3,344	3,300
Bank charges	103	130
Grants - Death	32,000	8,500
Grants - Retirement	49,000	33,150
Grants - Hardship	5,000	-
Website costs	258	72
Sundry expenses	828	-
Depreciation	5,317	5,317
	114,475	74,118

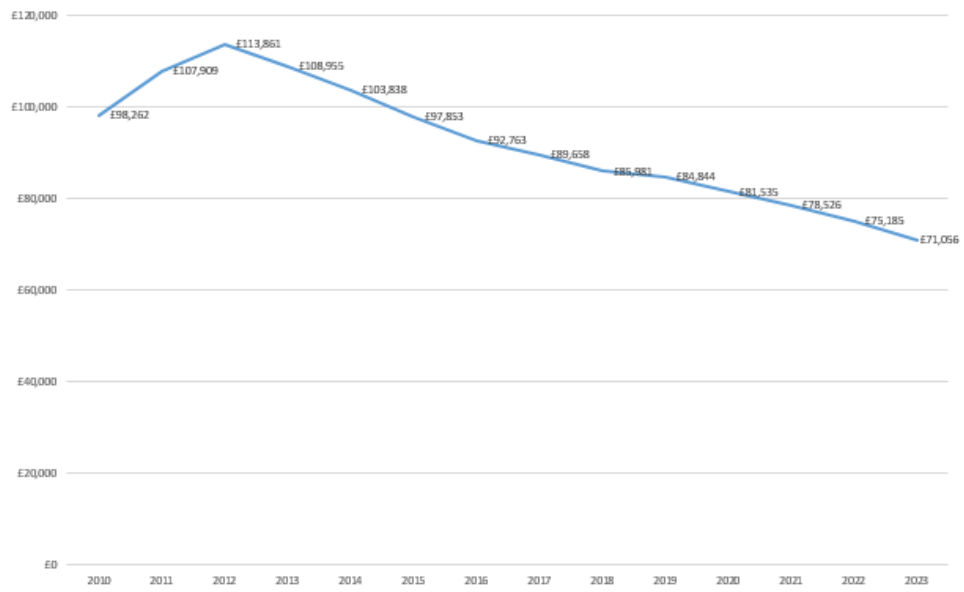
Hopefully you have all looked through the accounts for April 2023 – March 2023 things to note,
 CLICK Top left - Balance sheet we have made a loss of 41,401
 CLICK Bottom left – loans repayable have gone up i.e. the amount of money outstanding from loans
 CLICK Top right - subscriptions have gone down – equates to about 100 members
 CLICK Bottom right - main reason for loss is retirements and death grants

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
loans	£49,177	£41,321	£28,150	£20,599	£21,389	£17,996	£16,200	£13,393	£12,806	£10,310	£29,913
Subscriptions	£108,955	£103,838	£97,853	£92,763	£89,658	£85,981	£84,844	£81,535	£78,526	£75,185	£71,056
Total income	£113,657	£105,129	£102,455	£93,786	£90,409	£87,572	£86,585	£82,666	£82,169	£75,641	£71,376
Retirements	£40,825	£46,950	£42,325	£38,400	£21,450	£23,750	£22,925	£22,650	£29,475	£33,150	£40,850
Deaths	£16,000	£24,000	£16,000	£50,900	£24,000	£19,100	£8,000	£40,000	£48,000	£8,500	£32,000
DP43	£12,346	£13,346	£11,174	£13,918	£11,966	£16,220	£13,396	£13,621	£10,459	£11,799	£17,264
Total expenses	£101,001	£111,928	£91,987	£101,176	£111,812	£78,665	£65,433	£93,800	£107,803	£74,118	£114,475
total money	£657,835	£650,332	£661,270	£653,733	£632,239	£641,022	£661,916	£650,829	£625,404	£626,722	£585,321

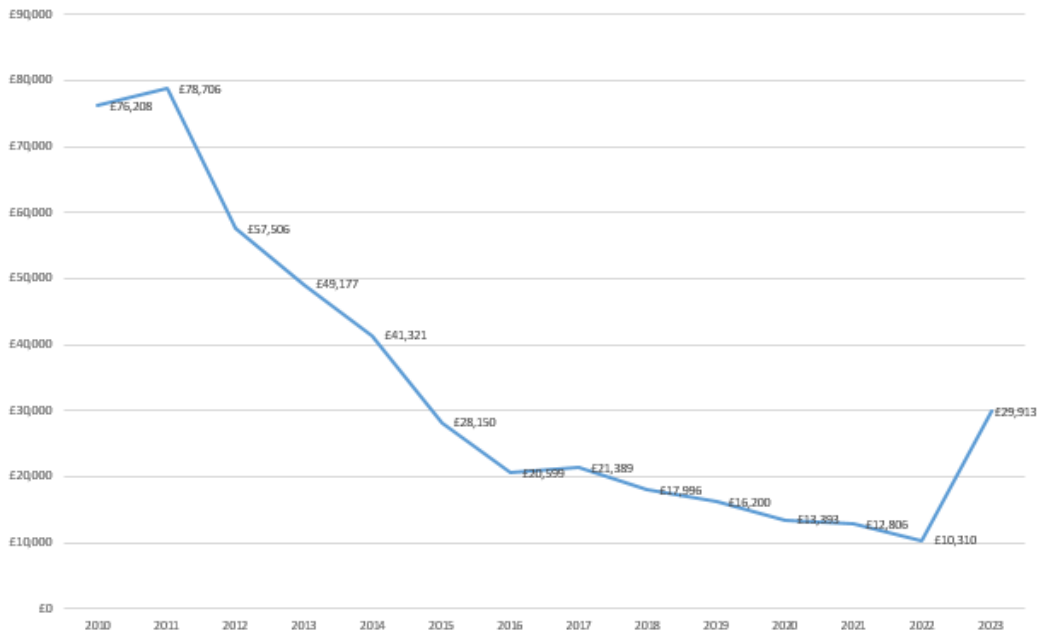
Total Money



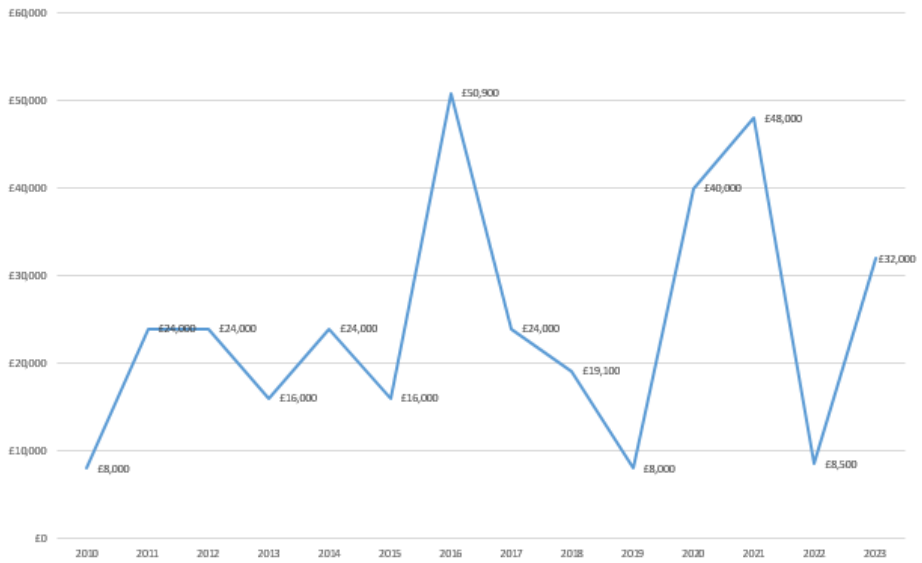
Subscriptions



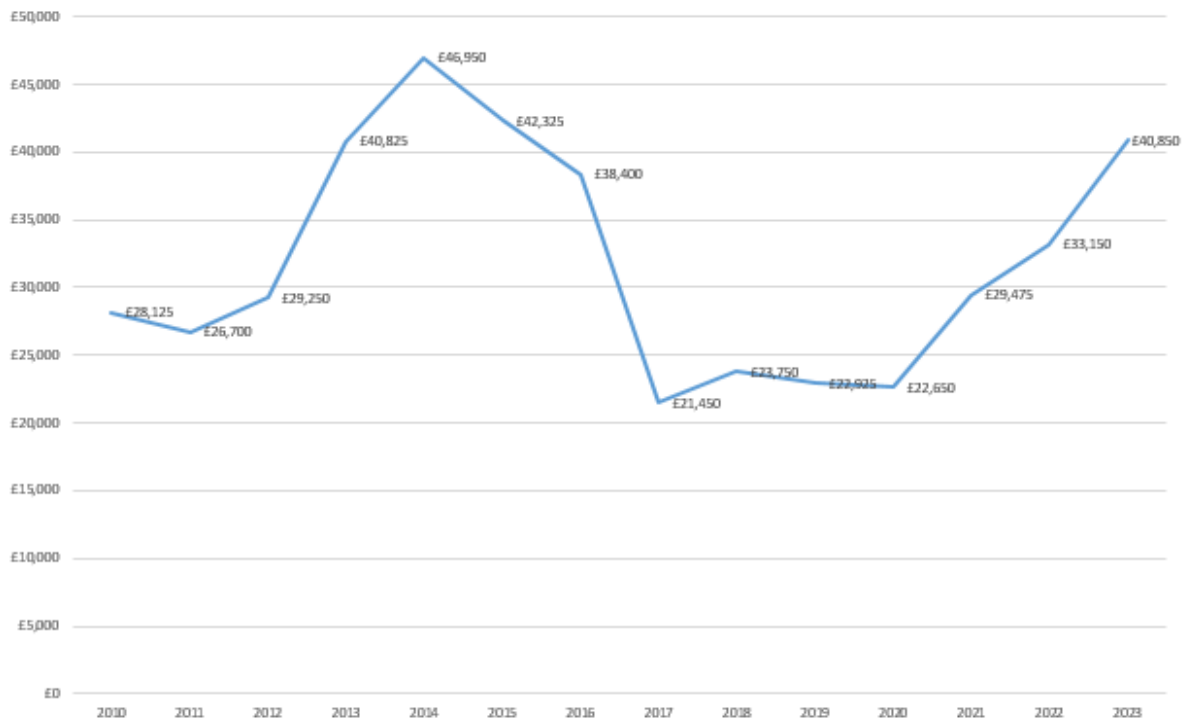
loans



Deaths



Retirements



DP43

