

## **INTRODUCTION**

Since its foundation in 1908 the Catenian Association has been concerned for the well-being of its members and their dependants so one of its primary objectives is to promote benevolent funds.

## **FINANCIAL STABILITY OF MEMBERS**

On entering the Association each member gives an assurance that he is financially sound and implicit in such an assurance is confirmation that he can adequately maintain any dependants and has made reasonable provision for the future through savings, insurance, pension arrangements or other means. Accordingly during his enrolment ceremony each member is told formally what is expected of him as a Catenian and reference is made to his duty to provide for the material well-being of his family.

## **NEED FOR BENEVOLENCE**

Notwithstanding the steps which a member has taken to provide a stable financial future for himself and his dependants, he and/or his dependants may suffer material misfortune and it was to provide for such a contingency that the Association established a Benevolent Fund from which those in need could seek assistance.

## **BENEVOLENT & CHILDREN'S FUND**

The current fund, "The Catenian Association Benevolent & Children's Fund", was established by a Scheme dated 29<sup>th</sup> May 1991. It enables assistance to be given to members and their dependants who are in conditions of need, hardship or distress. Such assistance may include payments to wives, families and other dependants of deceased and past members.

## **MANAGEMENT**

The administration of the Fund is in the hands of nine Managing Trustees appointed by Central Council.

While the Managing Trustees seek to exercise their powers with sympathy and generosity, members should appreciate that decisions have to be reached within the constraints of the Trust Deed, the terms of which comply with Charity Law, and which they have a legal responsibility to follow.

## **CIRCLE BENEVOLENT BOARDS**

At Circle level the responsibilities in connection with benevolence fall on the Circle Benevolent Board. This Board comprises the Director for the Province and three members of the Circle appointed by the Circle Council.

Requests for assistance are made through the Benevolent Board of the Circle to which a member belongs or belonged at the time of his death in the case of an application on behalf of his widow or dependants. However, it is obviously a matter of practical common sense that, if an applicant is living at a distance which makes personal interviews difficult, the Board of a Circle in the area in which the applicant is living should take over the responsibility with the approval of the parent Circle Board.

It is part of the responsibility of each Circle Board not only to deal with applications which are brought to its attention, to monitor current cases in which awards have been made and to assist in the disbursement of those awards, but also to take active steps to anticipate, where possible, the needs of Brothers and the families of deceased brothers who may be in difficulties. In the event of a Board member having a personal interest in, or connection with, any case, he must stand down from the Board whilst that case is being considered.

## **CLAIMS**

Any Brother who requires help for himself or his family, or has reasonable grounds for thinking that another Brother or the widow or dependant of a

deceased member is in need, should approach a member of the Circle Board. The situation will then be investigated by the Circle Board which, if it considers that there are grounds for making a claim on the Fund, will ascertain the information necessary to apply for an award.

Clearly the Circle Board will be tactful in its approach, but it must enquire into the circumstances which led to the misfortune and obtain precise particulars of the financial position. There may be those who feel some disquiet at the need for such intrusion into an individual's affairs but it must not be overlooked that the recognition of the Fund as a registered charity, with the considerable tax advantages thereby enjoyed, is dependent on awards being restricted to the relief of necessitous circumstance as specified in the Trust Deed. The responsible administration of the Fund demands therefore that the relevant details are obtained to substantiate the validity of any awards made.

## **INADMISSABLE CLAIMS**

It should be noted that there are categories of claim which cannot be entertained. Awards cannot be made to finance commercial ventures, to settle trading debts or to provide business capital, directly or indirectly, and money cannot be advanced for house purchase or payment of taxes.

## **FORMAL APPLICATIONS**

Whenever a Circle Board is satisfied of a genuine need it will apply for assistance on the prescribed form, which requires a *comprehensive* statement of the financial position *in all its aspects*. Such a statement provides the basis on which the degree of need will be assessed and in the light of which the Circle Board will recommend what assistance should be given to relieve the situation. The application will be forwarded to the

Clerk to the Managing Trustees for consideration at the first opportunity.

### **AWARDS**

When the Managing Trustees consider an application they will expect to find that advantage has been taken of available Social Security benefits and of any assistance available to the applicant from other sources, e.g. the benevolent fund of a professional or other body against which a claim can be made.

They can make awards only where they find that necessitous circumstances exist but, when giving assistance towards day-to-day living expenses, the level of such assistance will depend on the individual situation of each case. As far as possible they will aim to ensure that a reasonable standard of living can be maintained in relation to the applicant's essential commitments, but not necessarily at the existing level.

### **EDUCATIONAL AWARDS**

Where schooling is concerned no undertaking can be given to educate children because a Brother has encountered financial difficulty or has died leaving his family without adequate financial provision. While the Managing Trustees seek to ensure that children are not allowed to suffer in their educational opportunities through family misfortune, it will only consider doing so up to the standards which the parents had intended (with clear evidence of such intention) *and had the means to provide*. Educational awards are made to cover a maximum of one year's school fees at a time and are subject to annual review.

### **GRANTS OR LOANS**

Awards take the form of grants or loans. Where payment of awards is made through the Circle Board this is done by means of a special bank account which is operated by the Circle Board and is in no way connected with the Circle's normal finances.

Loans, when made, are normally secured by a charge on suitable assets, the terms of each loan being governed by the circumstances of the case.

### **EMERGENCY PROCEDURE**

Although the Managing Trustees meet at frequent intervals (the dates of meetings are published in advance), facilities do exist to allow immediate limited assistance to be given where particular hardship exists, the relief of which cannot be delayed until the appropriate application can be considered by the Trustees.

### **CONFIDENTIALITY**

All benevolent cases are treated as strictly confidential to the members of the Circle Boards concerned and members and staff of the Managing Trustees. No one else is made aware of the circumstances of an applicant or even the fact that assistance has been sought.

## **The Catenian Association Benevolent & Children's Fund**

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*The Catenians*

*Strengthening family life  
through friendship and faith*



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BENEVOLENT  
&  
CHILDREN'S  
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**To Members of the Association**