



*The Catenians*

*Strengthening family life  
through friendship and faith*

CATENIAN ASSOCIATION BENEVOLENT &  
CHILDREN'S FUND

Phil Roberts, Clerk to the Trustees

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## RESERVES POLICY

The Reserves Policy has been developed to give the Fund sufficient resources to meet variations in the level of longer term requirements and was agreed to be £8 million to cover the following:

1. To give long term and unsecured loans;
2. To give grants to members in difficulty or need;
3. To assimilate losses on loans not repaid;
4. To meet the needs of an ageing Membership and elderly widows;
5. To alleviate the difficulties being experienced by members in overseas countries which are politically and/or financially unstable;
6. To provide domestic assistance to those members who have suffered from failed business ventures or redundancies;
7. To provide assistance to those members who are victims of pensions failures;
8. To provide help for those members who have been unable to secure a reasonable occupational pension;
9. To withstand the perceived volatility of the Stock Market;
10. To take advantage of any strategic development opportunities.

**Originally approved at the AGM on 15<sup>th</sup> July 2014.  
Amended 18<sup>th</sup> July 2023.**