

## **POLICY CONCERNING THE GRANTING OF RELIEF IN NEED**

1. As a Charity whose Objects are for relief in need, the Benevolent Fund operates in the same field as statutory social services. The Trustees will not normally give aid until they are satisfied that the potential beneficiary has obtained or applied for all the relevant statutory benefits to which he has a claim and will take care to avoid abating the statutory benefits.
2. Where it is not obvious that an applicant has obtained or applied for all statutory benefits, the Trustees will signpost the local Circle Benevolent Board or Director to an agency providing advice on these matters including in the UK, but not limited to, Citizens' Advice Bureau, Christians Against Poverty and Elizabeth Finn Care ([www.turn2us.org.uk](http://www.turn2us.org.uk)).
3. It is for the Trustees to decide whether need exists in any particular case. The receipt of statutory benefits may be an indication of need but is not a decisive factor in itself. People receiving such benefits may need additional help from charitable funds. But it must be borne in mind that those who are not receiving statutory benefits may also need help.
4. Need is broadly defined as a shortfall of income to cover necessary ongoing expenditure, a shortfall of funds to cover a major item of expenditure including the relief of pressing debt or some combination of both of these for which no affordable commercial source of funding is available.
5. When it is proposed to give immediate aid in cases of emergency, Trustees will take into account arrangements made by the statutory authorities to provide essential services in such an emergency and should ascertain, so far as circumstances permit, that emergency relief is not available from public funds.
6. Trustees will lend money unless no prospect is seen of such a loan ever being repaid in which case they will give a grant of money. Depending on circumstances, they may pay the benefits directly to the beneficiaries, to a third party (such as the Circle Benevolent Board) to disburse over time or direct to the creditors of the beneficiary.

**Approved by the Trustees on 16 January 2024**