

Appendix 1a

Scope of the Funds

The funds that I have been able to obtain information from are mainly large organisations and are therefore able to offer a good range of services.

Person's eligible to benefit from the Funds:

The majority of charities state that the fund is open to all employees, former employees and their dependents. Some charities stipulate that the person should have donated to the fund in the past, whilst others stipulate that a person must have been employed for a certain number of years before the Benevolent Fund would consider giving any assistance.

Some of the funds stipulate the level of income that a person must fall below, before various services can be considered.

Pharmacists Support will assist pre registration students as well.

The RPSGB and the Institute of Civil Engineers have both seen an increase in the numbers of younger people seeking assistance due to illness, disability, marital breakdown and financial difficulties. In addition many newly qualified Pharmacists have work related difficulties, leading to stress, which can impact directly on their work.

Each benevolent fund offers slightly different services, however in addition to grants for the general relief of poverty, the other services most often offered are:

- Signposting
- Advice about benefits and services.
- Confidential helpline, often for people suffering from stress or addictions.
- Regular grants for people on a low income.
- Grants given for people who face hardship because of family issues, eg: ill-health, bereavement.

- The RSPGB offers grants to students who are experiencing hardship due to unforeseen circumstances.
- Grants for counselling or therapies after an illness or accident.
- Short periods of convalescence
- Respite care
- Equipment for a disabled person
- Mobility scooters or other aids
- Grants or loans towards house repairs

I have looked in depth at the benevolent funds of 4 charities, as below, and I have also looked at a number of other Benevolent Funds

1. The Banker's Benevolent Fund
2. The Civil Service Benevolent Fund
3. The Institute of Civil Engineer's Benevolent Fund
4. The RPSGB Benevolent Fund – Supporting Pharmacists

1. **The Banker's Benevolent Fund:** this fund has 3 categories of people that it will assist
 - (a) It gives help for children from low income families, (who have suffered parental bereavement or disability) to achieve their educational potential and pursue life chances.**
 - By providing a regular allowance towards the cost of living, to help families rise above the poverty line.
 - By making a contribution towards day-to-day school expenses such as books, school equipment, lunches, travel costs.
 - By giving help towards the cost of extra mural activities, such as music lessons, field trips and outings

- By giving limited help with public school fees for younger children (until they reach the age of moving to their next school)
- By giving an allowance to students in higher education to supplement a Local Education Authority loan.

(b) Help for sick or disabled adults and children to enhance the quality of their lives.

- By making a contribution towards the cost of wheelchairs, scooters, mobility aids and domestic appliances
- By making a one-off grants for special equipment
- By providing carer's respite breaks and some family holidays
- In special cases, by providing assistance with telephone bills and TV licenses

(c) Help for older people to lead independent, modest but adequate lifestyles, to beat social exclusion, to be free from worry about the major costs associated with mobility, safety and security and basic home essentials.

- By making a contribution towards the cost of wheelchairs, scooters, mobility aids and domestic appliances
- By providing carer's respite breaks and some family holidays
- In special cases, assistance with telephone bills and TV licenses
- By making grants towards house repairs and maintenance

2. Civil Service Benevolent Fund offers:

- **Financial assistance**
- **An information service:** The Help and Advisory Team have access to a range of information sources, including the Internet, specialist publications, and a range of databases. We aim to give you information over the telephone straightaway, and send any further details you might need to your home. Using our extensive range of sources, we can provide contact information on voluntary and statutory organisations, and nursing, residential, respite, and convalescent care homes anywhere in the UK
- **Provides Care Placements:** Help with information, advice, and possibly financial assistance on short and long term care options. Our advisors have information on nursing, residential, respite and care homes, sheltered housing and community care services throughout the UK.
- **A Freephone telephone service:** A confidential Freephone service is open every working day during working hours. Outside of these hours, a voice mail message can be left and we will get back to you the next working day. Our staff will give you basic advice and information on a range of subjects, from where to find local community support and practical help, to helping you apply for financial assistance.

3. The Institution of Civil Engineers

Benevolent Fund:

Help for students

Student members of ICE, who are studying on an ICE accredited course at a UK university, can apply for financial assistance from the Fund if they are disabled or disadvantaged in comparison to their peers.

Financial assistance:

- Monthly payments to those on very limited incomes

- Emergency grants in crisis situations

- Wheelchairs, scooters and mobility aids

- Grants or loans towards house repairs or maintenance

- TV Licenses

- Help with residential or nursing home fees

- Equipment for the disabled

- Assistance with telephone bills

- Assistance with buildings & contents insurance premiums

- Carer's breaks, respite care and family holidays

Helpline

The Fund has set up a free, confidential helpline which offers comprehensive support and advice on a vast spectrum of topics, ranging from the everyday to the unusual. Whether your situation requires five minutes to confirm your understanding, or an in depth conversation with an information specialist, you can talk, free of charge, to advisers including solicitors, IFAs, counselors and Citizens Advice experts. Available twenty-four hours a day, seven days a week, all year round, it is a service that is available to all ICE members and their dependants.

The 24 hour service covers:

Debt advice and counselling

Stress management

Child care information and advice

Child care medical information

Child minder/Nanny search

Work/relationship problems

Substance abuse

Psychological problems

Personal support

Counselling

Legal issues including:

Employment Law, including TUPE

Criminal law

Consumer Issues

Insolvency

Insurance Disputes

Litigation

Matrimonial and divorce problems

Motoring law

Neighbour Disputes

Personal injury

Landlord/Tenant legislation

Wills and Succession

The Fund also offers face to face counselling for those who could benefit from speaking to someone in person. Counselling can assist in many situations, whether: as support to achieve a particular goal; to address stress, depression or addiction; to support people through

a difficult time, or just to lend an impartial ear. The service is completely free and confidential. You don't even have to give your name!

Holidays

Housing

Outplacement

Members of ICE who have been out of work for more than three months can apply to the Fund for inclusion on the free Outplacement programme.

The 4 month programme includes six individual coaching sessions with a consultant, and will cover such topics as:

- Evaluating job options
- Developing a CV which will generate interviews
- Coaching in self marketing techniques and research resources and their use in the job market
- Developing a personal marketing plan
- Simulated interview training with feedback using CCTV
- Progress review meeting.
- Identifying transferable skills, strengths and experiences

In addition participants will receive:

- A comprehensive job search kit
- CV production – Design and word processing, from participants own draft
- Access to a Virtual Resource Centre
- Access to dedicated vacancies site
- Access to telephone/fax helpline for the duration of the service.

4. The RPSGB Benevolent Fund – Supporting Pharmacists

Listening Friends

The listening friends scheme exists to offer free confidential advice to pharmacists suffering from stress. Although the scheme was set up by the Society, it operates independently and is confidential. The service allows any pharmacist under stress, to talk to a fellow pharmacist who has received appropriate training and has particular insight into the pressures that apply in pharmacy. The service is not however restricted to work related problems, but offers help with all causes of stress, such as family problems, illness and bereavement.

Specialist Advice Services

Specialist Advice Services in the areas of benefits, debt and employment law are provided completely free of charge and are confidential. Specially-trained advisers will help you by offering a range of advice in response to your particular problem.

Examples of typical support include:

- ‘Benefit checks’ to ensure you are receiving the correct amount of benefits and tax credits
- Preparation of financial statements
- Rescheduling of payments to creditors if you have multiple debts
- Advice in connection with your employment

The Pharmacist Health Support Programme

The Pharmacist Health Support Programme exists to help pharmacists who experience problems with alcohol, drug, or other types of dependency. If you have an alcohol or drug problem, or other type of dependency, or if you know of a friend or colleague with a problem, you can contact the Pharmacist Health Support Programme for advice on how we can help.

Signposting

We will always try to support pharmacists and their families by providing a helping hand ourselves. However, if we can't address a specific problem, we may know someone else who can. Our experienced staff will point you in the direction of an individual, agency or initiative that will be able to provide support or advice to meet your needs.

Grants and Financial Assistance

Grants and Financial Assistance are offered to cover a range of circumstances:

Health and Wellbeing Grants

These are provided to pharmacists and their families to support mental or physical quality of life. Typical funding examples include grants for respite care for a family member, for counselling and therapies, for convalescence after an illness or accident, for home help during convalescence, for purchasing a particular disability aid, for contributions towards nursing or residential care fees.

One-off Grants:

These are provided for those who cannot meet a specific cost and require temporary assistance. Often applicants for these grants have been affected by an unforeseen loss of work due to redundancy or to ill-health, or are living on a very low income and can't afford to pay an unexpected bill. Examples of one-off grants include financial assistance to purchase a washing machine, essential car or household repairs, or to pay winter fuel bills.

Regular Grants

These provide a 'top-up' for people who have a very low income and are finding it difficult to make ends meet without getting into debt. Applicants are often widows/widowers or retired pharmacists, and these grants can help them to maintain a quality of life which they would lose otherwise.

Student Hardship Grants

We realise that most students leave university with significant debt, however, some students face particular hardship due to unforeseen circumstances such as family issues, ill-health or bereavement. A one-off grant can be made available to students who are experiencing particular hardship.

Appendix 1b

The Benevolent Fund of the Pharmaceutical Society of Northern Ireland could offer:

- Advice about benefits and services
- Information, possibly via a Benevolent Fund Newsletter, about issues that may be of assistance
- Confidential helpline
- Grants for counselling or therapies after an illness or accident.
- Equipment for a disabled person
- Mobility scooters or other aids
- Short periods of convalescence, following illness
- Short periods of in patient treatment for addictions
- Regular grants for people on a low income.
- Grants for people who face hardship because of family issues, eg: ill-health, bereavement.
- Grants to students who are experiencing hardship due to unforeseen circumstances.

Signposting to other organisations including:

- Relate, for people with relationship difficulties – there is a charge for this service

- Citizens Advice bureau – all types of advice including benefits and debt management – free service
- Debtline Northern Ireland – free service
- Parentline, support for parents – free service
- Confidential helpline, for people suffering from addictions, through NICAS (Northern Ireland's Alcohol and Drug Treatment Charity – free service
- Cruse Bereavement Care – free service

Appendix 2

Benevolent Fund Questionnaire

1. The Benevolent Fund is seeking to ensure that the services which will be provided are those that members are most in need of. The Fund is receptive to considering other ways in which it can provide help and support to members and their dependents. Please select from the following suggestions for new services (1= Very much needed; 2= Needed; 3=Not needed; 4= Not needed at all)

- a. Telephone helpline for any type of difficulty you may be experiencing 1 2 3 4
- b. Signposting to other services 1 2 3 4
- c. Telephone counselling for stress, emotional or relationship difficulties, addiction etc 1 2 3 4
- d. Access to free and independent debt advice 1 2 3 4
- e. Access to free and independent advice on benefits entitlement 1 2 3 4
- f. Access to professional legal advice 1 2 3 4
- g. Access to general help and advice service 1 2 3 4
- h. Access to face to face counselling 1 2 3 4
- i. Access to expertise on employment issues 1 2 3 4
- j. Financial support in an emergency or due to long term sickness or disability 1 2 3 4
- k. Cash grants for specific items, possibly required because of illness or disability 1 2 3 4
- l. Pre retirement course 1 2 3 4

m. Specific information sessions, for example for carers or people with disabilities 1 2 3 4

Any comments:

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2. Which, if any, of the above services would encourage you to contribute to the Benevolent Fund in the future?

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.....
.....

2. As far as you are aware, is the Benevolent Fund independent of the Pharmaceutical Society of Northern Ireland? Yes/ no/ don't know

Any comments:

.....
.....

3. Have you heard about or had any contact with the Benevolent Fund in the past year by:

a. Article in the PSNI update Y / N

b. Word of mouth Y/N

c. Direct contact with the Benevolent Fund Y / N

Any comments:

.....
.....

4. What would you say were the key issues, if any, affecting pharmacists? Please select all that apply:

- a. Financial reasons Y / N – any comments?
- b. Health Issues: Y / N – any comments?
- c. Working in an isolated environment: Y / N – any comments?
- d. Working hours and workload: Y / N – any comments?
- e. C.P.D.: Y / N – any comments?
- f. PSNI: Y / N – any comments?
- g. Abuse from public: Y / N – any comments?
- h. Job satisfaction: Y / N – any comments?
- i. Other working issues: Y / N – any comments?
- j. Any other issue?

How likely would you be to contact the Benevolent Fund for help for yourself or your dependents?

Not likely Not sure Very likely

5. Supporting the Benevolent Fund

The Benevolent Fund is a registered charity and relies on legacies and donation to enable it to provide help to those in need. How willing do you think pharmacists would be to support the Benevolent Fund in the future in any of the following ways?

- a. By sending a donation
- b. By leaving a legacy
- c. By providing expertise

6. New name

The Pharmaceutical Society is aiming to relaunch the Benevolent fund and as part of this exercise, the Trustees are considering a new operating name for the service and would welcome suggestions for a new name. Please enter any suggestions you have in the space below.

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7. Any further comments?

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.....
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.....

***Pharmaceutical Society of Northern Ireland's
Benevolent Fund***

**CONFIDENTIAL - PARTICULARS TO BE GIVEN BY
APPLICANT**

NAME: (in full)

ADDRESS:

.....**Post Code**

DATE OF BIRTH:- **Telephone no:**

1. *Connection with Pharmacy*

2. *Name of applicant's spouse/partner:-*.....

3. *Number of Applicant's children:-*.. ..

4. *Briefly describe what type of assistance is required*

.....
.....
.....
.....
.....

Continue on a separate page if necessary

**Pharmaceutical Society of Northern Ireland's
Benevolent Fund**

**CONFIDENTIAL - PARTICULARS TO BE GIVEN BY
APPLICANT**

NAME: (in full)

ADDRESS:

.....post code

DATE OF BIRTH:- **TELE NO:**

1. **Connection with Pharmacy**
2. **Name of applicant's spouse/partner:-**.....
3. **Number of Applicant's children:-**..

Particulars of sons, daughters or others contributing adults who live in the house

Name	Age /D.O.B.	Relationship to applicant	Weekly income if employed	Weekly contribution to household

4. Present means of living and source/s of income:- please indicate weekly or monthly income after deductions for tax etc.

	Applicant £	Partner £	Is amount weekly or monthly?
Net earnings			
Retirement /Widow's pension			
Occupational/private pension			
Other pensions			
Pension credit			
Child benefit			
Income support			
Income support-mortgage interest element			
Housing benefit (rent & rates)			
Job seeker's allowance			
Incapacity Benefit			
Invalid Care Allowance			
Attendance Allowance			
Tax credits			
Disability Living Allowance – Care			
Disability Living Allowance - mobility			
Charitable income			
Investment interest			
Property or rental income			
Any other income-please specify			

5. **Are there any relatives in position to assist? Yes/NO**

6. **Expenditure:**

	Amount £	NB please state W / M for weekly /monthly
Mortgage repayments		
Mortgage protection payments		
Ground rent		
Rates		
Rent		
Nursing home fees		
Residential home fees		
Gas		
Electricity		
Telephone		
Hire purchase		
Credit cards		
Buildings insurance		
Contents insurance		
Life insurance		
Housekeeping		
Debts		
Other – please specify		

Cost of maintaining family weekly:-

7. **Please say what type of assistance is required (cash grant or a particular item for example)**
8. **Any further information which may be of assistance to the Committee:- continue on another page if necessary.**

Please do not hesitate to contact Susan Taylor, Benevolent Fund Manager, at 73 University Street, Belfast, BT7 1HL, telephone 90326927 or e-mail: if you have any queries about applying or completing the form. Please return completed form to Susan.

Appendix 4

Criteria for cash assistance from the Benevolent Fund

Before issuing a cash grant, it would be important to look at whether additional finance would be available elsewhere. In particular, many people are unaware of Social Security benefits or other statutory assistance that may be available.

It is important to ensure that decisions about cash grants are equitable and that there is a way of deciding whether a cash grant should be given or not. One way of doing this is look at the level of an applicant's income and compare this to a figure that's 80% of Northern Irelands median household income (after tax, housing costs and the age and number of children in your family are taken into account)

The Benevolent Fund should also take into consideration any capital assets (excluding your home). These are broadly aligned with the levels at which Income Support is available.

The Benevolent Fund should sometimes accept applicants above our limits (which are reviewed annually) where a special need is identified and a strong case for support can be made.

Appendix 5

Groups to be targeted

1. addictions:

- Drugs and alcohol
- Gamblers

2. stress/personal difficulties:

- relationship difficulties
- stress
- work related difficulties
- financial

3. pre-retirement:

- Preparing for Retirement course which facilitates participants to develop a positive attitude to retirement by considering the effect of this major change in their lives, addressing the negative aspects of it and celebrating the positive aspects, an important element in the management of change.

4. carer's:

- road show with input from carer's organisations and benefit advisors

5. disability issues:

- road show with input from disability organisations and benefit advisors

Appendix 6

The Benevolent Fund of the Pharmaceutical Society of Northern Ireland Gift Aid Form

Instructions:

UK taxpayers can make a tax-effective donation of any amount through Gift Aid by doing the following:

1. Please complete the form in full.
2. Make cheque payable to 'The Benevolent Fund'

Gift Aid Declaration

Title.....

Surname.....

Forenames.....

Address.....

.....

.....

Postcode.....

Please treat my donation of £..... as gift aid (and any future donations*) *delete if appropriate, (see 1 below)

- I would like to Gift Aid all donations I've made to The Benevolent Fund of the Pharmaceutical Society of Northern Ireland since 6 April 2000.
- To qualify for Gift Aid, what you pay in income tax or capital gains tax must at least equal the amount the charity will claim in the tax year (and all future donations*) as a Gift Aid donation.
(* delete if appropriate)

Signature.....

Date.....

1. Signing this gift aid form does not commit you to making any further donations; it only enables the Benevolent Fund to claim tax back from the Inland Revenue.
2. You can cancel this declaration at any time by contacting The Benevolent Fund of the Pharmaceutical Society of Northern Ireland.
3. The Benevolent Fund of the Pharmaceutical Society of Northern Ireland is accepted as a charity for tax purposes, registration number: XN 46209
4. Please notify us if you change your name or address.
5. Higher rate tax payers can claim further tax relief through their tax returns.
6. Please notify us if you no longer pay an amount of income tax or capital gains tax equal to the tax we reclaim on your donation (currently 25p for every £1.00 you give).

Appendix 7

Sources of funding

There are many different sources of funding available, though the majority will fund only specific projects. Below are a list of a number of grant giving trusts that are available in Northern Ireland:

Northern Pharmacies Trust
Triangle Trust
Big Lottery Fund – Live and Learn
Lloyds TSB Foundation NI
H B Allen Charitable Trust
Esmee Fairbairn Foundation
CHK Charities Ltd
D'Oyly Carte Charitable Trust
Garfield Weston Foundation
Help the Aged Grants Scheme