

BRITISH ASSOCIATION OF FORMER UNITED NATIONS CIVIL SERVANTS (BAFUNCS)



Information Note No 10

A GUIDE TO THE BAFUNCS BENEVOLENT FUND (BBF)

- 1. The Origin of the Fund 1
- 2. Its Constitution 2
- 3. The Trustees 2
- 4. Administration of the Fund 3
- 5. Financial Operations 4
- 6. Methods of Contribution 4
- Gift Aid Declaration Form 6

The Trustees of the Fund are pleased to provide this Revised Version (May 2024) of the Guide to the BAFUNCS Benevolent Fund (BBF) for the information of BAFUNCS members.

1. The Origin of the Fund

In October 1984, the British Association of Former United Nations Civil Servants (BAFUNCS) received a bequest of £5,000 from the estate of Esther Simmons, a former member, in recognition of the comfort she had derived from her contact with BAFUNCS. The bequest was gratefully accepted as it fell within the “Objects of the Association” under clause 2(iii) – “To extend welfare to its members and former employees of the United Nations Civil Service and their spouses in need through grants or interest free loans”. The Executive Committee of BAFUNCS (ExCo) established the Esther Simmons Fund from which it made a few awards during 1986.

Subsequently, for administrative and financial reasons, ExCo recommended that the Fund should be instituted as a recognised charitable organisation independent of BAFUNCS itself. The draft constitution was approved by the General Assembly at its 10th AGM at Eastbourne in 1987 and the Fund was registered by the Charity Commission on 23 September 1987 – Registered Charity No. 297524.

In 2008/09 the Benevolent Fund received a large bequest (£435,897) from the estate of the late Denise Erica Thomas. The Trustees sought the best investment instruments, while at the same time

seeking new opportunities to use the funds for the benefit of BAFUNCS members, and others who have worked for the United Nations (UN) system.

2. Its Constitution

The BAFUNCS Benevolent Fund (BBF) was registered under the Charities Act 1960 and is subject to the provisions of the more recent Charities Act of 1992. Its constitutional, administrative and financial procedures meet all the current requirements of the Charity Commissioners. The organisation and administration of the BBF is set out in a Trust Deed that came into effect on 12 August 1987, with an amendment on 15 February 2010 to increase the number of trustees.

The object of the BBF is to relieve in cases of need, hardship or distress members of the Association, their spouses, widows, widowers and other dependants through grants or interest-free loans.

Support is not limited to BAFUNCS members but is also available to others who have previously worked for the UN system.

3. The Trustees

The functioning of the BBF rests solely in the hands of the Trustees. Amendments to the Constitution require both their unanimity and the written consent of the ExCo. The Secretary to the BBF, also a Trustee, prepares and deals with administration. The Treasurer, also a Trustee, deals with all the financial activities including providing the financial information required by the Charity Commission and the HM Revenue & Customs for tax refunds. All requests for information and assistance should be directed to the Secretary. The Chair of the Trustees makes a courtesy report on the activities and financial status of the Fund each year to the Association, at the time of the Association's AGM.

The maximum number of Trustees is nine and the minimum is five (Constitution, sect. 11, amended on 15 February 2010). They must be members of BAFUNCS, unless the Association ceases to exist. The statutory power of their appointment rests exclusively with the ExCo. They are appointed for life or until they retire.

The present Trustees and their dates of appointment are given below.

Philip Daniel	July 2017	Chair, January 2023
John Doherty	May 2014	
Terri Jezeph	May 2016	
Penelope Ratcliffe	May 2010	
Kok Cheng (KC) Tan	December 2023	Treasurer, February 2024
Joanna Tempowski	August 2023	Secretary, September 2023
Geoffrey Ward	May 2015	Clerk/Treasurer to 2023/24

4. Administration of the Fund

Requests for grants or loans may be made directly to the Benevolent Fund using an online application form, by completing a paper form and returning it to the BBF Secretary (benevolent.fund@bafuncs.org), or via the Regional Member Support Advisor of BAFUNCS (see regional information on the website or in the national newsletter). The application form and guidance for its completion can be found on the BBF webpage <https://bafuncs.org/benevolent/>.

To discharge their duties and ensure their accountability to the donors, the Trustees may require an additional assessment of the need. Thus they may act alone or, with the prior agreement of the applicant, seek advice from the appropriate Member Support Advisor. At all times strict confidentiality is maintained.

The objects of the BBF give the Trustees a very wide range of circumstances where grants or loans can be paid to relieve need, hardship or distress. In fact, there is little the Fund cannot support except for payments to BAFUNCS itself in any form, including subscriptions. As a guide to potential applicants, the Trustees, have listed below examples where support can be given:

- A. Medical and surgical care.
- B. Respite care, to release a family carer.
- C. Convalescence, including short term home help.
- D. Disability aids: mobility equipment such as special wheelchairs; stair lifts; bathing hoists; specialised vision and hearing aids.
- E. Household aids for the ill, disabled or frail: "Bleep" warning systems; controlled entrance door locks; rising chairs and bed lifts; walk-in baths or showers.
- F. Assistance towards transport costs for hospital out-patient visits; or visits by family or a BAFUNCS member to a hospitalised patient.
- G. Convalescent visits to family and convalescent holidays.
- H. Loans or grants to meet short-term emergencies.
- I. Grants on compassionate grounds.

For the present, the Trustees consider that the Fund cannot commit itself to recurrent claims such as regular annual payments or long term hospitalisation/convalescence. It is possible, however, to apply to the Fund more than once. Loans are interest-free and it is expected that they will be repaid within one year.

In addition to grants and loans the Fund provides an annual sum, currently £250, to each regional group for the benefit of its members. This can be used to pay for small gifts or flowers for sick or hospitalised members (of any age) and Christmas gifts for those who are elderly and housebound.

The regional allocations are topped up annually following the submission of an expenditure report. Further information about the use of the regional allocation can be obtained from the Treasurer (benevolent.fund@bafuncs.org).

5. Financial Operations

The charity holds a balanced portfolio of managed investments, with the aim of producing a constant return, that will allow the charity to continue to award grants to those in need. All investments are held in ethical funds. All income and gains received by the charity are unrestricted. There is no policy for distributing surpluses beyond identifying grant or loan requests that qualify.

At the end of the accounting period January–December 2023, the net assets of the Fund stood at £881,994. Income results from covenants, tax refunds under the Gift Aid Scheme, donations, gifts and bequests, and bank interest. The current figures are referenced in the Annual Reports of the Fund and in the Spring edition of the BAFUNCS Newsletter.

6. Methods of Contribution

The Gift Aid scheme, which came into effect on 6 April 2000 and now covers all forms of donations to charities, has replaced the Annual Covenant, which was the previous standard method. However, this scheme does not affect existing covenants made before the date of the changeover and, therefore, no action is required by the donors concerned.

Under the Gift Aid scheme charities can reclaim Income Tax on all donations, however large or small, provided a Gift Aid declaration is completed and the donor has paid an amount of Income Tax or Capital Gains Tax at least equal to the tax the Fund reclaims on that donation during the tax year. The signed declaration is valid for a lifetime or until the donor revokes it. A Gift Aid declaration form is attached for your use, preferably now or at any time up your next donation.

Other gifts and collections, such as proceeds of raffles and Charities Aid Foundation cheques are added directly to the capital of the Fund. For amounts of £20 or less they are eligible for a Gift Aid supplement of 25% through the Small Donations Gift Aid Scheme – no Gift Aid declaration is required. Bequests and legacies for the BBF are deductible before tax. The promise of a legacy helps the Trustees to take a long-term view of their resources.

Since 2004, taxpayers who complete self-assessment returns to the Inland Revenue can nominate any Charity to receive all or part of any refund/repayment. The BBF is registered with the HM Revenue & Customs number **FAO 7FG** if members wish to avail themselves of this means of contributing to the BBF.

All correspondence and enquiries about these and other methods of contribution should be addressed to the Treasurer, Mr KC Tan, oldfreestan@yahoo.com or to benevolent.fund@bafuncs.org

We owe the existence of the Fund to the generosity of those members who have contributed to it in the past. We trust that members will continue in the future to maintain existing covenants or avail

themselves of the Gift Aid Scheme in order to make tax-effective contributions to the Fund to be used to benefit less fortunate former colleagues and their dependants.

BAFUNCS BENEVOLENT FUND_(Registered Charity No. 297524)

Gift Aid Declaration Form

I,.....(name in full)

of(address)

..... (post code)

wish to donate to BAFUNCS Benevolent Fund under the Gift Aid Scheme a sum of £..... per annum with effect from(date of first payment) **OR** I enclose a single payment of £.....(*delete as appropriate*).

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax in the current tax year than the amount of Gift Aid claimed on all my donations it is my responsibility to pay any difference.

SignatureDate.....

BANKERS ORDER

To(name of bank)

of.....

..... (full address & postcode)

Please debit my account (name).....

Account No.Sort Code.....

and pay BARCLAYS BANK PLC (Sort Code) of 21 High Street, Lymington, Hampshire, SO41 9YJ for the account of BAFUNCS Benevolent Fund (No.) *The BBF Account*
No and Sort Code will be added by BBF Treasurer.

the sum of £..... (.....pounds sterling)
on..... day, month, year) and a like sum each year until further notice.

Name (in BLOCK CAPITALS).....

Signature.....Date.....

Please ensure the same sum is entered into both the Declaration and the Bankers Order and return to the Treasurer, Mr KC Tan, email: oldfreestan@yahoo.com.