

BRITISH ASSOCIATION OF FORMER UNITED NATIONS CIVIL SERVANTS (BAFUNCS)



Information Note No 10

A GUIDE TO THE BAFUNCS BENEVOLENT FUND (BBF)

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The Trustees of the Fund are pleased to provide this revised version (June 2025) 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 Declaration of Trust 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 persons who are former employees of the United Nations Organization or of its Specialized Agencies and the spouses, widows, widowers and other dependants of such persons”. Assistance is provided through grants or interest-free loans.

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. There are three Trustee-Officers: the Chair, the Secretary and the Treasurer. The Chair is responsible for the overall functioning of the Board of Trustees. The Chair makes a courtesy report on the activities and financial status of the Fund each year to BAFUNCS, at the time of the Association’s AGM. The Secretary organises meetings, prepares documents and is the first point of contact for applicants to the Fund. The Treasurer deals with all the financial activities, including providing the financial information required by the Charity Commission and the HM Revenue & Customs for tax refunds.

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.

As of 28 May 2025 there are seven Trustees and the position of Chair rotates between them. Their names and dates of appointment are given below.

Name	Date of appointment	Officer role and start date
John Cubbon	March 2025	-
John Doherty	May 2014	-
Terri Jezeph	May 2016	-
Lynne O’Donoghue	March 2025	-
Penelope Ratcliffe	May 2010	-

Name	Date of appointment	Officer role and start date
Kok Cheng (KC) Tan	December 2023	Treasurer, February 2024
Joanna Tempowski	August 2023	Secretary, September 2023

4. Eligibility for grants and loans

When considering applications to the Fund for grants and loans the Trustees keep in mind the stated object of the Fund (see section 2 above). In practice, eligibility for assistance is extended to any employee of the UN system and related organizations,¹ not just the UN Organization and its Specialized Agencies. Members of BAFUNCS are automatically eligible to apply,

Given the variety of types of UN employment available, such as staff contracts, special service agreements and consultancies, the Trustees have broad discretion in determining eligibility. Decisions on employment eligibility are kept under review to ensure they can be justified. Applicants who are not members of BAFUNCS are required to provide evidence of UN employment.

The Declaration of Trust does not explicitly state any geographical limit for applicants; however, as the BBF is a British charity set up by a British association the Trustees consider that the intention is for recipients to be British, resident in the UK or to have another sufficient connection to the UK.

In making their decision about an application to the Fund, the Trustees look for evidence that BBF assistance will lead to the alleviation of need, hardship or distress in the short or longer term. While the Declaration of Trust does not specify financial need, the Trustees consider that this is implicit in the concept of a charity. To assist Trustees in their judgment applicants are invited to explain why costs cannot be met from other sources. This is an opportunity to provide information about financial difficulties but is by no means an investigation of the applicant's income and expenditure.

5. 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 Contact of BAFUNCS (see regional information on the website or in the BAFUNCS newsletter). The application form and guidance for its completion can be found on the BBF webpage <https://bafuncs.org/bafuncs-benevolent-fund-bbf-rev/>.

To discharge their duties and ensure their accountability, the Trustees may require an additional assessment of the need. To this end, they may seek advice from the appropriate Member Support Contact. At all times strict confidentiality is maintained.

¹ <https://www.un.org/en/about-us/un-system>

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. 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.

In the case of medical treatment covered by health insurance, the Fund cannot be used routinely to cover the non-reimbursed portion. In addition, the Fund cannot make payments to BAFUNCS itself in any form, including subscriptions.

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 socially isolated or 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).

6. Financial Operations

The Fund holds a balanced portfolio of managed investments, with the aim of producing a constant return that will allow the Fund to continue to award grants to those in need. Investments are held in the Charities Official Investment Fund (COIF), which is an ethical fund managed by the Churches, Charities and Local Authorities (CCLA) investment management company. In addition to the

investments, the BBF receives income from covenants, tax refunds under the Gift Aid Scheme, donations, gifts and bequests, and bank interest.

In 2024, after consultation with the BBF's accountants and independent examiners, the Trustees decided to change the way in which the BBF's financial position was presented to improve clarity. The Declaration of Trust makes a distinction between capital funds and income funds. The Charity Commission provides for three types of funds to be held by charities: restricted, designated and unrestricted funds. The BBF now uses a designated fund as its capital, with a starting amount of the invested balance held with CCLA. This Fund continues to be available for grants and loans, whenever income funds are insufficient. Its size fluctuates with market movements, and with additions or withdrawals. This designated fund, invested with CCLA is also a source of income funds from interest or gains generated. The BBF is accompanying this change with a medium-term budget, starting with one year, that sets out the BBF's expected income and projected disbursements for the coming year.

At the end of the accounting period January–December 2024, the net assets of the Fund stood at £835,552. Each year's figures are presented in the Annual Report of the Fund, which is either published in the Spring edition of the BAFUNCS Newsletter or circulated with other documents for the AGM.

7. 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 at 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: benevolent.fund@bafuncs.org.