

BIGGA Greenkeepers Benevolent Fund Ltd.

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British & International Golf Greenkeepers Association (BIGGA) Benevolent Fund

Introduction

Grants, awards or payments can only be awarded to those listed below in 'Who Can Apply' for the relief of poverty or financial hardship.

This policy document puts into context the criteria to be used for the assessment of applications to the BIGGA Benevolent Fund for financial assistance. Having criteria ensures:

- The purposes for which assistance can be given are properly defined
- The charity's funds are being effectively and efficiently used in ways that achieve the benefits intended
- There is uniformity of treatment, thinking and continuity where there is a change on the Board of Trustees or staff

The BIGGA Benevolent Fund's money is limited therefore by applying strict criteria means that all decisions can be justified and the trustees cannot be accused of misusing the charity's money.

However, criteria then sets a fairly rigid framework and it is therefore acknowledged that there may be occasion where recommendations do not fit within the current policy, such cases will be presented to the Board of Trustees or nominated trustees whose decision will be final.

The Board of Trustees will review the criteria annually to ensure that the BIGGA Benevolent Fund money's are spent effectively in carrying out the purposes of the charity.

Who Can Apply

The following persons are eligible to apply to the BIGGA Benevolent Fund:

- Full current Members of BIGGA (including fully paid up retired members)
- Past Full Members of BIGGA
- Bona fide dependents or partners of full members/past full members

While those from the above groups are eligible for their application to be considered by the BIGGA Benevolent Fund at any time, it does not grant automatic eligibility to receive financial assistance.

Definition of Financial Hardship and Who Qualifies

The Board of Trustees have taken note of the Charity Commission's guidance on the relief and prevention of poverty, in particular that:

- Poverty is not an absolute term and applicants do not have to be destitute to qualify as experiencing hardship, nor have to be “poor” over a long period of time to qualify.
- Someone suffering a temporary period of financial hardship due to a sudden change in circumstances might also be eligible for assistance.
- Anyone who does not have the means to access the normal things of life which most people take for granted may qualify for help.

Poverty and financial hardship will depend upon the income of a household relative to reasonable living expenses and available savings.

Generally speaking, applications will be assessed having regard to ‘unforeseen hardship’ e.g.

- A sudden loss of income
- Death of a partner/dependent/relative
- Circumstances which have put an unreasonable financial burden on a household and which could not have been predicted, anticipated or expected
- The need for an essential item which the applicant cannot afford or reasonably be expected to budget for

Every application will be assessed in consideration of the following:

- The financial position of the individual or household (including all income, capital whether immediately accessible or not, household expenditure, outstanding debts and liabilities)
- The personal circumstances e.g. health, domestic, work etc
- The consequences for those involved
- Whether it is a long or short-term problem
- What the applicant has done or tried to do to improve matters

The BIGGA Benevolent Fund will not fund:

- Private medical treatment
- Debts and rent arrears
- Legal costs
- Any requests the trustees consider to be unreasonable

Grants/Awards/Payment Restrictions

In order to protect the underlying assets of the charity the trustees set aside an annual budget for the provision of grants/award/payments, which varies year on year depending on investment and other income, such as donations. In addition, the trustees want to help as many eligible beneficiaries as possible therefore applications are restricted to one per eligible household within any 12 month period.

Administration and Decision Making

Applications

Applicants are required to complete an application form and provide the following information:

- Evidence of total gross weekly household income from all sources (before deduction of tax and NI)
- Details of living expenses incurred
- Evidence of savings
- Purpose and amount of grant/award requested

Application review

Applications for financial assistance will be assessed, in the first instance, by two nominated trustees, additional information may be requested. If the application does not meet the eligibility criteria it will be rejected.

If the eligibility criteria are met and the requested amount is under £250, two nominated trustees will arrange payment, if the requested amount is in excess of £250 the application will be referred to Board of Trustees. Grants/awards and payments may be agreed up to a maximum of £1,500.

Payment Methods

Generally speaking one of the following methods will apply:

- Payment for goods/services: Payment direct to the supplier or if inappropriate made out to the supplier and sent either to the appropriate BIGGA Regional Administrator or direct to the applicant on receipt of invoice.
- Payments intended to meet everyday expenditure: Payment may be made out to the applicant and sent either via the appropriate BIGGA Regional Administrator or direct to the applicant.
- Urgent payments to third parties can be made via the charity's bank account directly e.g. payment to Bailiffs to prevent seizure of goods.

Appeals against decisions will be presented either to the trustees under delegated powers or in non-urgent matters to a BIGGA Board Meeting. No person has an absolute right to a charitable grant/award or payment and trustees are not obliged to give reasons for refusal. The trustees' decision will be final.

Changes to policy

The Board of Trustees reserve the right to amend this policy in any respect in light of changing circumstances and experience in dealing with applications.