

Scottish Police Benevolent Fund

The Scottish Police Charity

MANUAL OF GUIDANCE

INDEX

Appendices

Purpose

Membership

General

Application for membership

Withdrawal from membership

Membership subscription

Sub-committees

Delegation to sub-committees

Composition

Meetings

Finance

Donations

Applications for financial assistance

General

Grants

Loans

Emergency situations

Contact us

Interpretation

Appendices

Appendix A	Sub-committee structure
Appendix B1	North area sub-committee
Appendix B2	East area sub-committee
Appendix B3	West area sub-committee
Appendix C	Process map
Appendix D	Membership application form
Appendix D1	Consideration of membership application
Appendix E	Application for financial assistance
Appendix F	Minute of agreement
Appendix G	Mandate
Appendix H	Assessment process
Appendix I	Agenda template
Appendix J	Emergency Funds Guidance

Introduction

The process of Police Reform was formally intimated to the Scottish Parliament by the Cabinet Secretary for Justice on 8th September 2011. The Police and Fire Reform (Scotland) Act 2012 provides that with effect from 1st April 2013 the former eight Scottish Police Forces would amalgamate into “a Constabulary to be known as the Police Service of Scotland.”

Each of the eight former police forces in Scotland had its own benevolent fund six of which were registered charities.

	Central Scotland Police Benevolent Fund
	Dumfries & Galloway Benevolent & Welfare Fund
SC017069	Fife Constabulary Benevolent Fund
SC004357	Grampian Police Welfare & Benevolent Fund
SC008159	Lothian & Borders Benevolent & Welfare Fund
SC003321	Northern Constabulary Benevolent & Welfare Fund
SC009899	Strathclyde Police Benevolent Fund
SC007941	Tayside Police Benevolent Fund

In addition to the above a further two funds existed in Lothian and Border Police Force;

Lothian & Borders Family Fund
Lothian & Borders Support Staff Fund

The decision to restructure policing services in Scotland directly impacted on these organisations and affected their ability to continue to deliver their aims and objectives.

In February 2012 elected representatives from each of the eight benevolent funds met to discuss the implications of police reform on their respective funds and it became evident there was commonality throughout the aims and objectives of each individual fund and a desire to find a solution that would enable continued delivery of valuable services across the country. At subsequent meetings, advice and assistance was sought from the Scottish Council for Voluntary Organisations [SCVO] following which those present unanimously supported the creation of a Scottish Police Benevolent Fund (SCIO) [the Fund] which, subject to the approval of all stakeholders, would secure the delivery of benevolent & welfare services throughout the Police Service of Scotland. A Project Team comprising an elected representative from each fund was created and met regularly throughout 2012 and early 2013 to develop the new charity.

Stage one of the project involved the development of a new Fund and concluded with the submission of an application to the Office of the Scottish Charity Regulator [OSCR] for approval to establish a new national charity, to be known as the Scottish Police Benevolent Fund [SPBF], by the end of September 2012.

Stage two of the project, subject to legal considerations and approval from OSCR, involved full consultation with the eight existing funds and their respective members regarding the opportunity to transfer their memberships and assets to the SPBF. Each existing funds would, subject to approval from OSCR thereafter cease and close as independent funds in their own right. Stage three of the project involved the consolidation for the new Fund.

Beyond its desire to secure existing benevolent and welfare provision beyond 1st April 2013 the Project Team recognised the opportunity afforded by the Police Reform programme to significantly improve benevolent and welfare service provision across the Police Service of Scotland. By creating strong leadership, clear mission and vision statements, a clear communication strategy and a range of solutions the Fund would be an effective and efficient service provider for its members in the short medium and long term future.

The Scottish Police Benevolent Fund [the Fund] was established on 15th October 2012 to facilitate continued delivery of valuable benevolent and welfare services to those eligible within the terms of its constitution.

Purpose

The prevention or relief of poverty and the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage by providing assistance in conditions of need to:

- members and former members of the Scottish Police Benevolent Fund (or any former Police Benevolent Fund within Scotland) and their dependants
- persons or organisations having or having had some direct connection with the Police Service of Scotland (or any former Police Force within Scotland) and their dependants

And by supporting the Police Treatment Centre [Scotland] and other charities for the benefit of persons or organisations having or having had some direct connection with the Police Service of Scotland (or any former Police Force within Scotland) and their dependants and the public at large.

Membership

General

Membership is open, on subscription, to serving Police Officers and Staff within The Police Service of Scotland (or any former Police Force within Scotland).

Employees of the charity are not eligible for membership.

Members of the Special Constabulary are not eligible for membership.

Application for membership

Any person who wishes to become a member must sign a written application for membership and submit the application, along with remittance to meet the membership subscription (Appendix D), to the Secretary of the Fund where it will be considered by the Board at its meeting.

The Board may, at its discretion, refuse to admit any person to membership.

The Board will notify each applicant promptly (in writing or by e-mail) of its decision on whether or not to admit him/her to membership. If the decision was to refuse admission, the board shall return to the applicant the remittance lodged by him/her.

Withdrawal from membership

Any person who wants to withdraw from membership must give a written notice of withdrawal to the Secretary of the organisation, signed by him/her; he/she will cease to be a member as from the time when the notice is received by the Secretary of the organisation.

Membership subscription

Members shall require to pay a membership subscription; unless or until otherwise determined by the members, the amount of the subscription shall be determined by the Board on an annual basis.

The membership subscriptions shall be collected directly from members pay or otherwise such as the Board may determine.

New recruits will be afforded a period of 3 months free of subscription from date of membership. Members of Police Staff who apply for membership at time of employment will be afforded similar provisions. In such circumstances deductions will commence 4 months after employment.

If the membership subscription payable by any member remains outstanding more than 8 weeks after the date on which it fell due – and providing he/she

has been given at least one written reminder – the Board may, by resolution to that effect, expel him/her from membership.

A person who ceases (for whatever reason) to be a member shall not be entitled to any refund of the membership subscription.

Members will cease to subscribe from the date they leave the service.

Sub-Committees

Delegation to sub-committees

The Board may delegate any of their powers to sub-committees; a sub-committee must include at least one charity trustee, but other members of a sub-committee need not be charity trustees.

The Board may also delegate to the chair of the sub-committee (or the holder of any other post) such of their powers as they may consider appropriate.

The rules of procedure for each sub-committee, and the provisions relating to membership of each sub-committee, shall be set by the Board.

The Constitution of the Scottish Police Benevolent Fund will be adhered to in full.

Composition

The Board has determined there shall be three sub-committees, one in each of the three geographical areas identified by the Police Service of Scotland.

The composition of each sub-committee will be in accordance with Appendices A, B1, B2 & B3.

One Trustee on each sub-committee will undertake the role of Secretary. If the position of Secretary cannot be agreed by consent it shall be determined by a vote of the sub-committee members.

The Board Treasurer shall not be a member of any sub-committee.

Only members of the fund are eligible form part of any sub-committee.

Only members of the fund, or in the case of the RPOAS representative, former members of the fund, are eligible to vote on any matters of business.

The size of each sub-committee shall not exceed 18 members inclusive of the Trustees.

The remainder of the sub-committee will be drawn in accordance with Appendices B1, B2 or B3 as the case may be.

In the case of the inaugural sub-committee, members may be identified from each Benevolent & Welfare Management Committee existing prior to 1st April 2013 in accordance with Appendices A, B1, B2 & B3.

In every case thereafter, each sub-committee shall be responsible for identifying suitable subscribing members of the Fund to fill any vacancies that arise in accordance with the provisions of Appendices A, B1, B2 & B3.

It shall be a matter for the Trustees on each sub-committee to identify the method for filling any such vacancies and their decision in doing so, subject as the case maybe to approval from the Board, shall be final.

A sub-committee may co-opt current or former subscribing members to the sub-committee to provide particular or specialist advice for such a period as the sub-committee may determine and shall not be considered in relation to the maximum size of any sub-committee.

Co-opted members shall not have voting rights and shall not fulfil the role of Chair.

Each sub-committee will elect from amongst its number someone to undertake the role of Chair.

In the absence of the Chair the sub-committee shall elect from amongst their number someone to act as Chair for the purposes of that meeting.

The Chair (or interim Chair) at all meetings may exercise a second deliberate and casting vote.

The Board will invite the President of ASPS to identify no more than one member of the Superintending Ranks to sit on each sub-committee.

The Board will invite the President of RPOA(S) to identify no more than one member of the association to sit on each sub-committee..

At any meeting of the Sub-Committee six members shall form a quorum.

The composition of each sub-committee may change from time to time and consequently the identity and contact details of its members are not replicated here. Any member wishing the contact details for their local sub-committee members should refer to the “**contact us**” section of this guidance.

Meetings

Each sub-committee shall meet as often as the sub-committee Chairman and Secretary shall deem necessary.

As far as is reasonably possible the Secretary shall give a minimum of 14 days advance notice of any sub-committee meeting. At the time of such notification the Secretary shall provide each sub-committee member with a copy of the meeting agenda.

The meeting agenda (Appendix I) shall be utilised for such purposes.

The Secretary of each sub-committee shall record Minutes of proceedings at meetings.

Minutes of meetings shall contain an account of all business transacted and each sub-committee member shall receive a copy of the Minutes.

The Secretary and Chair of each sub-committee shall approve a draft of the Minutes of each meeting and these will be circulated to sub-committee members for approval. The Minutes will be formally approved, subject to any amendments at the next subsequent sub-committee meeting.

The Secretary of each sub-committee shall forward a copy of the approved minutes to the Secretary of the Board of Trustees.

The approved minutes of any sub-committee meeting shall be made available on the request of any member of the fund.

Any matter of importance or urgency, the determination of which shall rest with the Chair, may be dealt with at a meeting under AOCB notwithstanding that such matter does not appear on the agenda for that meeting.

In deciding any dispute the sub-committee may act upon such evidence as they shall deem appropriate.

In judging the merits of any case brought to the notice of any sub-committee for consideration, the sub-committee shall ensure that any enquiry it causes to be made shall be carried out without embarrassment to any person.

It shall be the business of each sub-committee to consider applications for financial assistance from members of the Fund in accordance with Appendix C from their respective geographical areas as per Appendix A.

Finance

Donations

The Board have agreed that banking services for the Fund will be obtained from the Charities Aid Foundation Bank [CAF Bank].

Any donations to the Fund should be intimated to the Treasurer or in his/her absence any Trustee.

Applications for financial assistance

General

Appendix (C) outlines the process for the management of applications for financial assistance.

All applications for financial assistance shall be submitted on the relevant application form as per Appendix (E) to the Treasurer of the Board who will arrange for receipt of the application form to be recorded and allocated a unique reference number.

The communication of applications will ordinarily be undertaken by recorded mail delivery unless in cases of urgency where the application may be scanned and forwarded by electronic means. Where an application is transmitted electronically, the original documentation will be forwarded to the Treasurer by recorded mail delivery.

The Treasurer will then allocate the application for consideration in accordance with the provisions of Appendix (C).

Every effort will be made to ensure the confidentiality of the applicant and any written records such as a meeting minutes shall refer to the application by its unique reference number only. The names of applicants will not be published under any circumstances.

Members making application for assistance, who may have reasonable concerns about any individual member of a sub-committee being involved in the decision making process should intimate such concerns at the time of application.

Each application will be considered on its merits taking cognisance of any conditions or procedures which the Board may impose.

Where there is an insufficiency of information in respect of any application, the Treasurer shall contact the Secretary of the Board or sub-committee, what ever the case shall be, who will thereafter arrange for a suitable member of the Board or sub-committee to liaise with the applicant and obtain the information necessary for the application to progress.

The Board, or in the case of emergency situations, three Trustees, or any sub-committee, acting with the delegated authority of the Board, may, in respect of any application; (1) approve the application in full or in part (2) reject the application.

In the event that an applicant is dissatisfied with the decision of; (1) in the case of an emergency situation, three Trustees (2) a sub-committee, the applicant must communicate with the Secretary of the Board outlining in detail their rationale. All relevant documentation should accompany said communication.

In such circumstances the Secretary of the Board will ensure the matter is raised and discussed at the next subsequent Board meeting. The Board may; (1) review and alter any previous decision (2) support any previous decision.

Any decision by the Board in this regard is final.

Grants

In cases where an application relates to a grant less than £5,000 the Treasurer will arrange for the application to be forwarded to the Secretary of the relevant sub-committee for consideration at the next subsequent meeting of that sub-committee.

In all other cases the Treasurer will arrange for the application to be forwarded to the Secretary of the Board of Trustees for consideration at the next subsequent meeting of the Board.

Loans

In cases where an application relates to a loan less than £10,000 the Treasurer will arrange for the application to be forwarded to the Secretary of the relevant sub-committee for consideration at the next subsequent meeting of that sub-committee.

In all other cases the Treasurer will arrange for the application to be forwarded to the Secretary of the Board of Trustees for consideration at the next subsequent meeting of the Board.

Emergency situations

In urgent cases of necessity, the Treasurer upon receipt of an application will contact three Trustees who dependent upon the prevailing circumstances may approve an immediate grant or loan no greater than £1,000.

The three Trustees identified shall not include the Treasurer of the Board.

The three trustees identified will consider the emergency loan by conference (physical, telephone or video) to ensure that all possible information is shared and considered. There may be occasions whereby this method is not possible and in such cases an appropriate correspondence trail (e-mails etc.) should be kept and forwarded to all participating trustees and the Treasurer.

In cases where the amount requested is less than £1,000 and the application is approved the funds will be transferred to the applicant and the process will be concluded.

In cases where the amount requested is greater than £1,000 the process as aforesaid will be followed and an interim immediate payment no greater than £1,000 may be approved.

The Treasurer thereafter will arrange for the application to be forwarded to the Secretary of the Board for consideration at the next subsequent meeting of the Board such consideration being in respect of the amount requested less any interim payment previously made.

The Secretary may defer such a decision until the next scheduled meeting of the Board or may in conditions of urgency convene an additional meeting.

The Secretary of the Board will ensure that all out of committee decisions are noted at the next subsequent Board meeting under standing agenda item 6 – Out of committee business.

Appendix J Summarises and supplements these procedures.

Contact Us

The principle office of the Scottish Police Benevolent Fund is: c/o RYCA, 28 High Street, Nairn, IV12 4AU.

All written communications should be addressed to the Secretary at the above address.

Telephone enquiries can be made at 0300 303 0028.

Electronic communications should be sent to enquiries@spbf.org.uk

Any member seeking the identity and contact details of the Trustees of the Fund should make contact with the organisation using any of the aforesaid methods.

Further information can be found at www.spbf.org.uk.

You can also follow us on Facebook @ScotPolBenFund and on twitter @spbf

Interpretation

In this manual of guidance;

“The Fund” means the Scottish Police Benevolent Fund.

“The Board” means the Trustees of the Fund.

Sub-committee structure

Sub Committee	Council Area	Sub Committee Members	Trustees
N	Highland	Max of 6	1
N	Orkney		
N	Shetland		
N	Western Isles		
N	Aberdeenshire	Max of 6	1
N	City of Aberdeen		
N	Moray		
N	Angus	Max of 6	1
N	City of Dundee		
N	Perth & Kinross		
E	Stirling	Max of 6	1
E	Falkirk		
E	Clackmannanshire		
E	Fife	Max of 6	1
E	Scottish Borders	Max of 6	1
E	West Lothian		
E	City of Edinburgh		
E	Mid Lothian		
E	East Lothian		
W	North Lanarkshire	Max of 12	2
W	Argyll and Bute		
W	West Dunbartonshire		
W	Inverclyde		
W	East Dunbartonshire		
W	Glasgow City		
W	Renfrewshire		
W	East Renfrewshire		
W	South Lanarkshire		
W	North Ayrshire		
W	East Ayrshire		
W	South Ayrshire		
W	Dumfries and Galloway	Max of 6	1

Sub-committee – North Area

SC	Council Area	Trustees	Federated Ranks	Police Staff	ASPS	RPOAS
N	Highland	1	Max of 5	Max of 1	Max of 1	Max of 1
N	Orkney					
N	Shetland					
N	Western Isles					
N	Aberdeenshire	1	Max of 5	Max of 1		
N	City of Aberdeen					
N	Moray					
N	Angus	1	Max of 5	Max of 1		
N	City of Dundee					
N	Perth & Kinross					

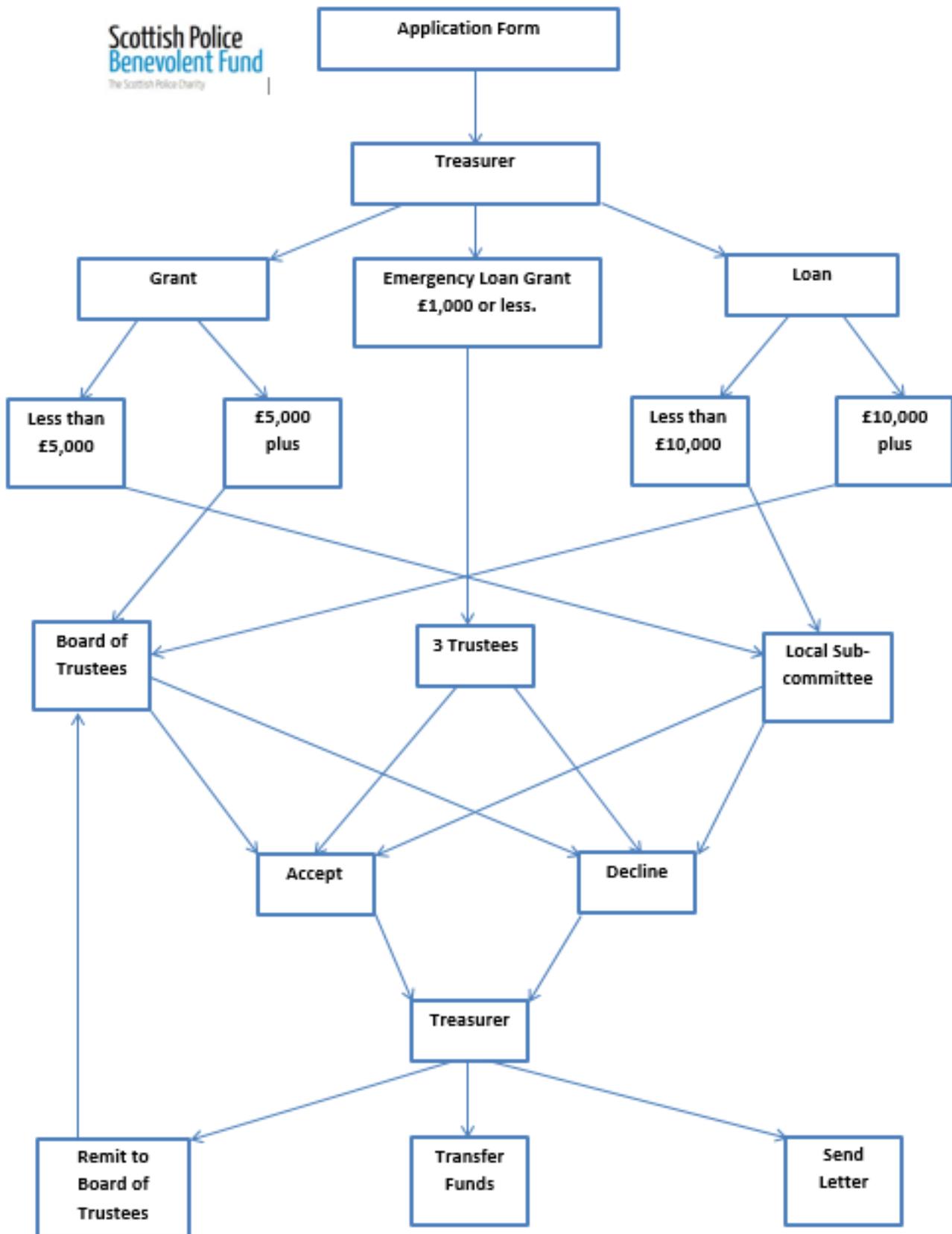
Sub-committee – East Area

SC	Council Area	Trustees	Federated Ranks	Police Staff	ASPS	RPOAS
E	Stirling	1	Max of 5	Max of 1	Max of 1	Max of 1
E	Falkirk					
E	Clackmannanshire					
E	Fife	1	Max of 5	Max of 1		
E	Scottish Borders	1	Max of 5	Max of 1		
E	West Lothian					
E	City of Edinburgh					
E	Mid Lothian					
E	East Lothian					

Sub-committee – West Area

SC	Council Area	Trustees	Federated Ranks	Police Staff	ASPS	RPOAS
W	North Lanarkshire	2	Max of 10	Max of 2	Max of 1	Max of 1
W	Argyll and Bute					
W	West Dunbartonshire					
W	Inverclyde					
W	East Dunbartonshire					
W	Glasgow City					
W	Renfrewshire					
W	East Renfrewshire					
W	South Lanarkshire					
W	North Ayrshire					
W	East Ayrshire					
W	South Ayrshire					
W	Dumfries & Galloway	1	Max of 5	Max of 1		

Appendix C





The Scottish Police Benevolent Fund [SCIO] “the Fund” is a Scottish registered charity number SC043489 and offers financial assistance in conditions of need as defined within the terms of the Fund’s Constitution.

The Fund is managed by a national Board of Trustees representative of the membership across the geographical area of the Police Service of Scotland.

Subscriptions are deducted from subscribing members' salaries before Tax, and a Government Scheme enables the tax relief to be reclaimed by the Charity. Pre tax deductions by this method make absolutely no difference to your net pay, and increases the Fund’s income from this source by approximately one third.

The current subscription is £1.50 per month.

New recruits are afforded a period of 3 months free of subscription from date of membership. Members of Police Staff who apply for membership at time of employment will be afforded similar provisions.

If you wish further details about the Scottish Police Benevolent Fund then please contact the Secretary of the Fund at the address below.

If you wish to become a subscribing member of the Fund then please complete the attached membership application form and forward it to The Secretary, Scottish Police Benevolent Fund [SCIO], c/o RYCA 28 High Street, Nairn, IV12 4AU.

Your application will thereafter be considered by the Board of Trustees.



Membership Application Form

I wish to apply for membership of the Scottish Police Benevolent Fund [SCIO]

- If my application is approved I authorise the Fund to make arrangements for the subscription amount of £1.50 (one pound fifty pence) to be deducted directly from my pay.
- I understand new recruits or members of Police Staff are afforded 3 months free of subscription and in such circumstances monthly deductions will commence 4 months after employment date.
- I understand that my membership is conditional on me continuing to make the subscription.
- I understand and accept that from time to time the Board of Trustees may require to vary the amount of the membership subscription and that such proposals will be communicated to me in advance of any change.
- I agree to abide by the terms of the Fund’s Constitution with regard to membership conditions.

Print Full Name:	
Area: North / East / West (circle as appropriate)	Full postal address:
Station/Office:	
PSI No:	
Rank and No: (police officer only)	
Job Title: (police staff only)	
Signed:	
Date:	

Please submit completed application to the Secretary, Scottish Police Benevolent Fund (SCIO), c/o RYCA, 28 High Street, Nairn, IV12 4AU

Consideration of Membership Application

Date application received:	
Received by:	
Date forwarded to Secretary:	

Signature of Secretary:	
Date received:	

Date application considered:	
Decision:	Approved / Rejected
Communication sent to applicant on:	
Sent by:	
Defer monthly subscriptions	Yes/No
Subscription start date	

Member details added to database:	
Added by:	

Date forwarded to Payroll:	
Forwarded by:	

Application for Assistance

1. Particulars of applicant		Reference Number:	
Name		Date of Birth	
Address		Relationship Status	
		Telephone	
		PSI No	
		Force ID No	
	Postcode:		
Email		National Ins No	

2. Particulars of spouse(s)/partner(s)			
Name		Date of Birth	
Address		Relationship Status	
		Telephone	
		PSI No	
		Force ID No	
	Postcode:		
Email		National Ins No	

3. Particulars of dependants (including adults)				
Name	Age	Living at home or away	Relationship to applicant	Employed/unemployed or at school/university

4. Particulars of person on whom eligibility is based			
Name when serving		PSI No	
Force ID No		National Ins No	
Date of Birth		Relationship to applicant	
Service details verified (YES/NO):		Means of verification:	

5. Details of employment (Even if currently retired or unemployed)					
Name of employer	Nature of employment	From date	To date	Type of business or trade,	Union/trade association
Applicant					
Spouse / Partner					

6. Previous assistance (please include all sources of financial assistance)			
Date	Amount	Assistance Provider	Nature of Assistance

7. Other assistance		
Type of Assistance	Estimated Cost	Contribution from client & family

8. Other assistance providers approached (local, national, occupational etc. with amounts requested/promised/received)					
	Assistance Provider Name	Amount		Assistance Provider Name	Amount
1			5		
2			6		
3			7		
4			8		

9. Monthly income and expenditure of household					
Monthly Income	£	Monthly Expenditure	£	Arrears	Office use only
Wages / Salary (Applicant)		Mortgages			
Wages / Salary (Spouse / Partner)		Rent (less housing benefit)			
Maintenance / CSA Receipts		Council Tax (less council tax benefit)			
		Factoring Charges			
Pensions - applicant		Gas			
Police Retirement Pension		Electricity			
Other Pension Income		Maintenance / CSA payments			
State Retirement Pension		Telephone			
		Mobile telephone(s)			
Pensions – spouse/partner		TV / satellite / cable / licence			
Police Retirement Pension		Buildings / contents insurance			
Other Pension Income		Other housing costs			
State Retirement Pension		Mortgage endowment policy			
		Life assurance			
State Benefits (please list all benefits you receive)		Other insurance(s)			
Applicant		Other fuel			
		Pensions contributions			
		Housekeeping			
		Car costs (insurance/fuel)			
		Travel costs			
Partner/Spouse		Meals at school / work			
		Clothing			
		Carer / childcare costs			
		Liabilities / debts (from section 11)			
		Hobbies / Entertainment			
All other Income		Other expenditure			
Dividends					
Family contributions					
Interest					
Rental Income					
Total Income		Total Expenditure			

13. Declaration	
<ul style="list-style-type: none"> * I declare that the information I have given in Sections 1 – 10 is, to the best of my knowledge, correct. * I understand that the information I have provided will be used to process this application for assistance. * I agree that the details on this form may be passed in confidence to other agencies, including the Benefits Agency and other charities, in the course of this application. * I authorise The Scottish Police Benevolent Fund to approach other agencies, including the Benefits Agency and other charities, on my behalf. 	
Signature of applicant:	Date of signature:
Signature of applicant's spouse / partner:	Date of signature:



Please see www.spbf.org.uk for details of our privacy policy.

Continuation Sheet (if necessary):

Appendix F

MINUTE OF AGREEMENT

between

Scottish Police Benevolent Fund

[SCIO], a registered Scottish Charity SC043489, having its registered office at c/o RYCA, 28 High Street, Nairn, IV12 4AU (hereinafter referred to as the Fund)

and

name of member

residing at (insert address of member) (hereinafter referred to as the member)

Whereas the Fund has made an advance of £xxxx.xx (insert sum in words) to the member, of which sum the member acknowledges receipt by signature of this Minute of Agreement and whereas the Parties wish to make arrangements for repayment of the advance, therefore the Parties, by signature of this Minute of Agreement, agree and bind themselves as follows:-

1. The member will repay the full amount advanced.
2. The member will sign and deliver to the Fund a mandate authorising and instructing the Police Service of Scotland to deduct from the member's salary instalment payments as specified in that mandate and to pay the sums deducted to the Fund.
3. In the event of the member's service with the Police Service of Scotland terminating for any reason before repayment in full has been achieved by virtue of the instalments specified in the mandate, the balance of the sum due shall be deducted from the final salary payment (or any other monies due at that time) to the member.
4. In the event of the member being in a position in which the member is not entitled to payment from the Police Service of Scotland, for any reason whatsoever, the liability of the member to pay the agreed instalments shall remain unchanged and the member shall be obliged to contact the Board of Trustees to agree alternative arrangements for payment.
5. In the event of the member failing to make three consecutive payments of the agreed instalments as specified in the said mandate, the full balance due shall become instantly due and payable. The right

of the Fund to demand and receive the full balance instantly shall not be lost or prejudiced in any way by virtue of the Fund exercising its own absolute discretion to permit additional time for payment and it shall remain entitled to demand and receive the full balance at any time.

6. In the event of the member countermanding the Mandate to the Police Service of Scotland referred to above without the prior approval in writing of the Fund, the full balance due shall become instantly due and payable.
7. At any time, a Certificate issued and signed by a Trustee of the Fund shall be determinative of the amount owed in terms of this Agreement.
8. Following payment in full of all sums due in terms of this Agreement, the Fund shall grant a formal discharge within fourteen days of being asked to do so.
9. The member has been advised to seek independent legal advice on the implications of signing this Minute of Agreement and, by signature of it, acknowledges that such independent legal advice has been obtained or that, after due consideration, the member has determined that such advice is not required because the member is fully aware of the implications of signature.

The Parties consent to registration of this Minute of Agreement for preservation and execution.

Executed by the member:-

Executed by the Fund:-

Signature of member:

Signature on behalf of Fund

Name in Block Capitals

Name and Position of Authorised Signatory for Fund
.....

Signature of Witness

Signature of Witness

Name of Witness

Name of Witness

Address of Witness

Address of Witness

Occupation of Witness

Occupation of Witness

Town or city where signed

Town or city where signed

Date of signature

Date of signature

Mandate by (insert name of member)

to

The Police Service of Scotland

I, (insert name), (insert unique identifier), residing at (insert full home address) hereby authorise and instruct the Police Service of Scotland to deduct from my salary the sum of £xxx.xx (sum in words) per pay to be paid to the Scottish Police Benevolent Fund and to make (insert number of payments) such deductions and payments to the Scottish Police Benevolent Fund.

I direct that the first such deduction and payment should be made from the salary payment due to me on

I direct that the last such deduction and payment should be made from the salary payment due to me on unless, with the agreement of the Fund I settle any outstanding balance in advance of said date.

I declare that this mandate is irrevocable during the period between the dates specified above unless any revocation of it be counter-signed by the Scottish Police Benevolent Fund.

I declare that this mandate is issued in order to effect repayment of a loan or other advance of £xxx.xx (sum in words) made to me by the Scottish Police Benevolent Fund and that, in the event of my service/employment with the Police Service of Scotland terminating for any reason (whether by virtue of dismissal, requirement to resign as an alternative to dismissal, resignation, retirement, career-break or otherwise), I authorise and instruct that the total sum owing be deducted from any monies due to me at that time.

Signature

Witness signature

Name (block capitals)

Date

Assessment of applications for financial assistance

Applications for financial assistance will be considered on the basis of all the information that is available to Trustees of the Scottish Police Benevolent Fund [the Board] or members of any sub-committee acting with the delegated authority of the Board.

The following list is not exhaustive but considerations may include;

- Is/was the applicant a subscribing or non-subscribing member of the fund?
- Has the applicant previously applied for financial assistance?
- Does the applicant have any outstanding loans?
- Does the application meet the objectives of the Fund?
- Is there an apparent condition of need?
- Are there any other potential sources of assistance available to the applicant?
- Will the applicant be able to meet the repayments?
- Are there any other welfare considerations?
- Is there an urgent case of necessity surrounding the application?

Please address all communications to
The Secretary, Scottish Police Benevolent Fund (SCIO) Charity No - SC043489
c/o RYCA, 28 High Street, Nairn, IV12 4AU, Tel 0303 300 0028

Agenda for the (insert number) quarterly meeting of the
(insert area) Area Sub-committee to be held at
(insert time and date) at (insert location).

1. Present
2. Opening of meeting
3. Apologies for absence
4. Minutes of the previous meeting
5. Matters arising
6. Standing Items
- Consideration of applications
- Trustees' Report
- Fundraising
7. New business
8. Secretary's correspondence
9. Any other competent business
10. Date and venue of next meeting
11. Closure of meeting

TRUSTEE GUIDANCE- EMERGENCY FUNDS

The Scottish Police Benevolent Fund is not an emergency funds provider.

It was established as a way of providing medium to long term financial assistance to applicants as reflected in its constitution, Meeting Structures and Governance.

This guide explains the processes and limits for loans and grants.

The disbursement of all funds is the responsibility of the Trustees. Any application for a grant or loan can be considered by a meeting of the Board of Trustees. There is no limit to the spending authority of the Trustees.

The Trustees through their Manual of Guidance have devolved spending authority to each of the 3 Area Committees provided grants are not in excess of £5,000 and loans not in excess of £10,000. If an applicant had made previous applications to the fund, the Area Committee must remit the application to Trustees.

Any decision of the Area Committee is NOT ratified until it has been reviewed by the Treasurer. If the Treasurer has any doubts over the decision of the Area Committee, they may refer the case to the Trustees for review. This is an essential part of ensuring equity and consistency of decision making across the country.

In emergency Situations, at least 3 Trustees (the more the better) may meet at short notice and consider emergency applications for assistance up to a maximum Grant or loan of £1000. Best practice is that all Trustees should be invited. No matter how many Trustees are present they are meeting only in the context of an emergency meeting and are bound by the £1000 spending limit.

In extreme and rare cases, an extraordinary meeting of the Trustees can be held. These are meetings to which full minutes, a published agenda and 7 days notification to all Trustees must be given. It is the decision of the Chair and usual quorate rules (4) apply. Such meetings will be exceptional and not convened unnecessarily.

Members who approach the SPBF looking for funds at short notice should be advised that the charity is not designed to do so. This may mean members seeking funds from other sources in the short term until a scheduled meeting of Trustees takes place and reimbursement considered. They must be aware that SPBF Trustees may not support an application.

Paperwork

In Emergency situations, It may not be possible or appropriate for full application forms to be submitted. In such cases, the presenting Trustee/member of staff must fill in as much information as they have on an application form. Further details should be ascertained at a later date.

An abbreviated Trustees Minute template is available for recording the decision of Emergency Meetings and should be completed and sent to the Secretary for review at the next Trustees meeting.