



## What do I do if I need help from the Benevolent Fund?

The North West Police Benevolent Fund was created in 1974 and covers the Forces of Merseyside, Cheshire, and Greater Manchester. The fund is a Registered Charity and provides assistance with grants and interest free loans to assist officers and retired officers and their dependents that are experiencing hardship.

The fund meets once a month to consider applications for assistance. Typically these will cover issues such as provision for equipment for officers and dependents to assist with over-coming disabilities. This can include things like providing stair lifts, walk in showers, wheel chairs etc. and the fund is not limited in the assistance and provision it can provide in this area.

The fund can also assist officers suffering short-term financial hardship who are struggling with basic living requirements such as meeting priority debts. Increasingly applications are being received to assist with debt problems. It should be remembered that the fund is a charity and should always be the last resort, if other solutions are available then these should be considered first and an application that does not consider other options is unlikely to succeed. When assisting with debt the fund will require evidence that a loan or grant will represent a solution to the problem. To assist in their decision making the committee members would look for evidence that the applicant has sought professional advice and Kinsella Clarke financial advisors can provide this through the Group Insurance scheme. They are aware of the provision of the fund and will assist with applications if no other solution is viable.

To apply for assistance you will need to discuss the matter with a Trustee and fill out a simple application form. This will include a non-intrusive and simple income and expenditure questionnaire. The trustees to the fund for serving officers are the four full time officers at the Federation Office. For retired officers Dave Anderton at NARPO can assist. All applications are treated in the strictest of confidence.

The fund also deals with the applications for attendance at the Rehabilitation and Treatment Centres at Harrogate and Auchterader. To access treatment you will need an application form from your Personnel Officer or from the Federation Office, endorsed by your Doctor that you require treatment at the centre. The Force allows attendance on special leave so personnel managers also endorse the form and arrange the facilities for attendance in conjunction with the Federation Office. You will normally attend for two weeks but come home in the weekend between weeks. If you require assistance with transport this can also be provided.

The Benevolent Fund also owns holiday and convalescent lodges. Four of these are located at Tenby and six are owned at two sites in the Lake District. These are available for officers and their dependents that require convalescent break. The fund makes no charge for convalescent breaks and there is no need for endorsement from your Doctor. Each case is considered on its merits. Normally you will attend in your own time so will need to arrange leave. The lodges are also available for holiday rental at discounted prices. Details of the lodges can be obtained from the Fund Secretary, Jackie Smithies, who is available on 0161 355 4400.

To subscribe to the fund contact the Federation Office for an application form.