

NESPWF

NORTH EAST SCOTLAND POLICE WELFARE FUND
Registered Charity SCIO 044963

MANAGEMENT POLICY INFORMATION AND RULES FOR TRUSTEES

This is a summary of how the North East Scotland Police Welfare Fund (NESPWF) ('The Fund') operates on a day to day basis. It outlines how applications will be processed and how Trustees will deal with applications. It is a form of guidance, a methodology, a process of working to ensure clarity and accountability. It is not a definitive statement of all aspects of the Fund but should be read as a supporting document.

Purposes of NESPWF

The purposes of the Fund are laid out in the NESPWF Constitution @ Paragraph 4. Those identified in Part A and B of Paragraph 4 are Potential Beneficiaries of the Fund.

Applications for financial assistance

General

The circumstances warranting consideration for a Loan/Grant from the Fund may be intimated directly by the applicant or indirectly via a spouse, partner, relative, friend or any other contact – 'the informant' - to a Welfare Adviser, Fund Trustee or indeed through written/electronic medium to the Fund's Secretary.

Each application requires to be made on an Application Form (**Appendix B**) and passed to the Secretary, who will record the receipt of same and allocate the application a unique reference number. Where an application has been made direct, it may be necessary for the Secretary to have a Welfare Adviser/Trustee liaise with the applicant/informant and, if appropriate, visit the applicant/informant to obtain the information necessary for the application to progress.

Following upon completion of the Application Form/liaison/visitation, the Secretary will assess as to whether, prima facie, the Application falls within the auspices of the Fund's Constitution. The Secretary will endorse the Application Form as to whether the Application is constitutionally compliant and indicate whether the Application falls under Paragraph 4 A or 4 B. This assessment is purely indicative and is intended purely as an initial guide to Trustees. The Secretary will further assess as to whether the matter requires to be dealt with - a) as a matter of urgency; or b) at the next Management Board meeting.

The confidentiality of any application is of the utmost importance. To this end, only the Welfare Adviser or, if appropriate, the visiting Trustee and the Fund's Secretary should know the identity of the applicant/informant. Thus, prior to circulation of any Application etc. to Trustees for consideration, the Secretary will redact all personal details and any other information which may identify the applicant/informant. All references in respect of the Application will be based on its Unique Reference Number.

Members making application for assistance should be assured that only the Welfare Adviser, or if appropriate, the visiting Trustee, and the Secretary will have knowledge of his/her identity. This should alleviate any concerns which he/she might have.

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

Decisions of the Management Board will be based on a simple majority with the Chairperson/Vice having the casting vote in the event of a deadlock. In the case of emergency situations, at least four (4) Trustees must respond to the Secretary personally, by telephone or by email exchange for the decision to be quorate. In such situations decisions will be based on a simple majority. The Chairperson/Vice will have the casting vote in the event of a deadlock. Trustees, may, in respect of any application; (1) approve the application in full or in part (2) reject the application.

Any decision by the Management Board in Board or in emergency situations is final.

Financial Hardship

Any application for a Grant/Loan on the basis of 'financial hardship' will require the Welfare Adviser, or, if appropriate, the visiting Trustee, to conduct an enquiry into the applicant's means. Such an enquiry should involve the establishment of all incomes; whether there are any potential alternative sources of assistance: all expenditures; whether there are any potential avenues to reduce expenditures; etc..

The prompt sheet/check list of points, which forms part of Appendix B, should be completed as appropriate and will be considered by the Trustees, along with all other information, to determine the merits of an application.

It is important to note that such information can only be requested from an applicant. The rationale behind such a request will be made known to the applicant. Where an applicant declines to provide any information, it will be explained that it is not a barrier to the application being considered by the Management Board, however, any missing information may impact on the Management Board's ability to make an informed decision.

Process Map

Appendix C is a schematic process map which outlines the process for the management of applications for financial assistance.

Grants/Loans

In cases where an application relates to a Grant/Loan, the Secretary will arrange for the redacted Application Form and any supporting documentation to be forwarded to the Trustees for consideration at the next Management Board meeting.

Following upon discussion, the application will be decided upon by a vote of the Trustees present. Consideration will be given by the Management Board as to whether the relevant Welfare Adviser/Trustee should be excluded from any vote relative to the application. Decisions of the Management Board will be based on a simple majority with the Chairperson/Vice having the casting vote in the event of a deadlock. Decisions of the Management Board will be communicated to the Applicant/Informant, by letter, by the appropriate Welfare Adviser/Trustee.

Loans

In the event of an application for a Loan being approved, the Trustees will agree a suggested rate/period of repayment. The Applicant will be required to sign a dated Loan Agreement (**Appendix D**) acknowledging receipt of the Loan and agreeing to repay the Loan at the suggested rate/period (as above). The suggested rate/period may be adjusted by the appropriate Welfare Adviser/Trustee following upon discussion with the Applicant. In such case, the Welfare Adviser/Trustee will report as appropriate to the Management Board. The Welfare Adviser/Trustee will also sign the Mandate as a witness to the Applicant's signature. The Applicant will also be required to complete an appropriate Standing Order. (**Appendix E**)

On cause shown, the loan repayment rate/period can be adjusted during the lifetime of the loan by the Trustees.

Matters of Urgency – Grants/Loans of £500 or less (22/10/2015)

In cases of urgency, where an application relates to a Grant/Loan of £500 or less, where the situation cannot wait to be dealt with at the next Management Board Meeting, the Secretary will refer to Appendix C and route the redacted Application Form and any supporting documentation as appropriate. If appropriate the Application Form will be scanned and forward to the Trustees by electronic means. The Secretary will seek a response to the circulated application from the Trustees by a set time/date.

The Trustees will consider the emergency Grant/Loan by conference (physical or documented telephone call) to ensure that all possible information is shared and considered. Documentation pertaining to such exchanges will be passed to the Secretary for collation. Where this method is not possible, communication should be by electronic means. In such cases, email exchanges should be co-ordinated by the Secretary and retained for future reference.

The Secretary will then collate said responses and communicate with the Trustees as to whether the application has been supported or otherwise.

In cases where the amount requested is £500 or less and the application has been supported, the Secretary will liaise with the Treasurer and the appropriate Welfare Adviser/Trustee as to the most appropriate means of facilitating the transmission of the monies. The Secretary will create an advisory letter for the Applicant/Informant and the appropriate Welfare Adviser/Trustee will communicate the decision to same.

Where the application has not been supported, the Secretary will create an advisory letter for the Applicant/Informant and the appropriate Welfare Adviser/Trustee will communicate the decision to same.

It may be that an emergency Grant/Loan is made for a sum in excess of £500. Depending on the individual circumstances, it may be appropriate to initiate the process for consideration of an emergency Grant/Loan of £500 or less, as above, with the remaining sum being dealt with at the next Management Board meeting or at an 'emergency' Management Board meeting convened for said purpose. However, if this 'splitting' of the application is not appropriate, it will be necessary to convene an 'emergency' meeting of the Management Board to consider the full application.

In the event of an emergency Loan being approved, The Trustees will agree a suggested rate/period of repayment. The Applicant will be required to sign a dated Loan Agreement (**Appendix D**) acknowledging receipt of the Loan and agreeing to repay the Loan at the suggested rate/period (as above). The suggested rate/period may be adjusted by the appropriate Welfare Adviser/Trustee following upon discussion with the Applicant. In such case, the Welfare Adviser/Trustee will report as appropriate to the Management Board. The Welfare Adviser/Trustee will also sign the Mandate as a witness to the Applicant's signature. The Applicant will also be required to complete an appropriate Bank Direct Debit. (**Appendix E**)

On cause shown, the loan repayment rate/period can be adjusted during the lifetime of the loan by the Trustees.

The Secretary will ensure that all out-of-Board decisions are raised at the next Management Board meeting under the standing Agenda item – 'Out of Board Business'. Thus all applications considered between Management Board meetings will be presented for homologation, with the completed Application Form being presented for endorsement by the Chairperson.

Financial Support and Donations

Apart from Loans/Grants in 'conditions of need', Trustees will, in line with the Purposes of the Fund as laid down in the Constitution, have authority to provide financial support and/or donations following upon any proposal and discussion at a Management Board meeting.

Data Protection

The Fund collects and processes personal data. The Fund's Privacy Statement (**Appendix F**) explains how the Fund will use personal information. Charity Trustees will make themselves conversant with its terms and apply same whilst carrying out their role.

Furthermore, the Fund's Policy Document (**Appendix G**) reflects the effective implementation date for the EU General Data Protection Regulation of 25 May 2018. The Management Board of the Fund has prescribed the adoption of this GDPR Policy. The Business Model in operation within the Fund relies on safe and secure Information, Communication Technology (ICT) and proper data handling. Should this be jeopardised, then damage to that model and to the Fund's reputation will be significant. Failure to comply by any Trustee may involve the restriction of access to Fund matters or removal from the Fund as a Charity Trustee.

In furtherance of the above, the following measures will be implemented –

- A) Original and redacted Application Forms will be stored in a locked facility maintained by the Secretary of the Fund.
- B) The Secretary of the Fund will facilitate the initial electronic communication relative to any application for assistance. He/she will ensure that, following deliberations, copies of all exchanges between Charity Trustees relative thereto are suitably electronically retained.
- C) All communications relative to an application for financial assistance will, when electronically transmitted, be password protected.
- D) As previously stated in this document, prior to circulation of any Application etc. to Charity Trustees for consideration, the Secretary will redact all personal details and any other information which may identify the applicant/informant. All references in respect of the Application will be based on its Unique Reference Number.
- E) All communications, relative to an application for financial assistance, will be deleted by all Charity Trustees (other than the Secretary) on completion of deliberations.
- F) Retention of personal data will be in line with the Fund's Privacy Statement, which in the event of information pertaining to an application for financial assistance will be for 5 years.

'Data Protection' will be a standing item on the Agenda of all management Board meetings.

Notwithstanding the above, at any time during the course of a year, where a suspected or probable data breach is considered a possibility, this will be immediately reported to the Charity Trustees who will evaluate the situation and the impact this may have on NESPWF business. Appropriate action will flow from said evaluation.

Data management on behalf of NESPWF will be reviewed annually and reported on to the Charity Trustees/Membership at the Annual General Meeting (AGM) where it will be a standing item.

Safeguarding and Notifiable Events

In line with guidance from OSCR, the Fund has its own bespoke Safeguarding and Notifiable Events Policy (**Appendix H**). Charity Trustees will make themselves conversant with its terms and apply same whilst carrying out their role.

Safeguarding

The Fund, by its very nature, works with vulnerable beneficiaries and thus Trustees require to have a heightened focus on possible abuses of power that might lead to bullying, harassment or sexual misconduct.

Furthermore, Trustees have a legal duty to act in the best interests of the Charity and, in particular, to act with due care and diligence. This means that Trustees should make sure that they create a safe environment for all – fellow Trustees, beneficiaries and any volunteers. It is important to foster a culture that enables anyone to report concerns, whilst making sure that those concerns are dealt with appropriately and in a sensitive manner.

In the event of any ‘incident’ occurring, there is a need for transparency and learning if things do go wrong.

Thus, ‘Safeguarding’ will be a standing item on the Agenda of all management Board meetings.

Notwithstanding the above, at any time during the course of a year, where a Safeguarding issue is suspected or probable, this will be immediately reported to the Charity Trustees who will evaluate the situation and the impact this may have on NESPWF business. Appropriate action will flow from said evaluation.

In addition, Safeguarding on behalf of NESPWF, will be reviewed annually and reported on to the Charity Trustees/Membership at the Annual General Meeting (AGM) where it will be a standing item.

Serious incidents will be reported to OSCR and other relevant bodies as appropriate.

Notifiable Events

When problems occur, it is important for Trustees to address them vigorously and transparently. ‘Notifiable Events’ arise out of a multitude of circumstances – crime; significant financial loss; abuse or mistreatment of vulnerable beneficiaries; lack of Trustees required to make a legal decision; Fund Trustees acting improperly or whilst disqualified. This is not an exhaustive list.

There is no legal requirement to report a Notifiable Event. However, it is an important way for charities to reassure OSCR, and other interested parties, that they are on top of issues they are facing.

As with Safeguarding, the subject of Notifiable Events will be a standing item on the Agenda of all management Board meetings.

Notwithstanding the above, at any time during the course of a year, where a Notifiable Event issue is suspected or probable, this will be immediately reported to the Charity Trustees who will evaluate the situation and the impact this may have on NESPWF business. Appropriate action will flow from said evaluation.

In addition, Notifiable Events on behalf of NESPWF, will be reviewed annually and reported on to the Charity Trustees/Membership at the Annual General Meeting (AGM) where it will be a standing item.

Serious incidents will be reported to OSCR and other relevant bodies as appropriate.