



Rescue Benevolent Fund

About the Fund

Who's who in the Fund?

Mountain and Cave Rescue Benevolent Fund (Rescue Benevolent Fund) comprises five Trustees and nine Regional Reps.

The Trustees are: Neil Woodhead (Chairman), Shirley Priestley (Treasurer), Judy Whiteside (Secretary) Bill Whitehouse (BCRC) and Huw Birrell (MREW).

Each region is represented by a dedicated representative, appointed by their region. Currently, these are: Laura Connolly (Lakes), Keith Gillies (Mid Pennine), Becky Waudby (North Wales), Grant Whiteside (Peak District), Roger King (PenMaCra), Bob Scurr (Yorkshire Dales), Chris Jones (Cave Rescue) and Carl Faulkner (NESRA). We currently do not have reps for South Wales or South West England.

What is the Fund and what does it do?

The Rescue Benevolent Fund is a registered charity (number 1152798). It was set up to help alleviate hardship suffered by individuals or their families which has arisen in connection with a mountain and/or cave rescue operation.

Do MREW and BCRC have any influence over the workings of the Fund and its decision-making?

No. Any decisions are made solely by the Fund's Trustees and Regional Reps.

Led by David Allan, the MREW executive was instrumental in setting up the Fund. They provided the drive for a dedicated benevolent fund, and remain supportive of its development and progress. MREW also initially contributed a sum of £7000, to supplement the first donation of £3312 (from a Coast to Coast Walk undertaken by Judy Whiteside and Gail Todd in 2010), to help set up the Fund.

Will details of my claim ever be shared with MREW or BCRC, or made public?

No. The Fund is an entirely independent charity, neither governed by nor answerable to MREW and BCRC and therefore not obliged to share any information.

All claims are treated with the utmost confidentiality, according to our Confidentiality Policy and all Fund Trustees and Regional Reps are required to sign a Confidentiality Agreement.

Where an incident is high profile and details of any related claim already in the public domain, the Trustees will apply the same rules of confidentiality as far as possible.

From time to time, the Trustees may ask a claimant to share their story for the benefit of future claimants and/or to help fundraising initiatives. Before sharing information publicly, the Trustees would first secure the written agreement of the claimant.

How do I become a Trustee or Regional Rep to the Fund and what sort of commitment would I be expected to make?

Trustees are elected within the Fund and appointed for an initial term of five years and may then be re-elected for a further five years. When a vacancy occurs, any potential Trustee will be interviewed for the role by the existing Trustees.

Regional Reps are appointed by their region and expected to stay in their role for three years. They may then continue for a second term of three years.

You would be expected to attend at least two ordinary meetings a year plus an AGM. Beyond this, meetings will be called as required, relative to any benevolence applications. Full details would be available from the Secretary on your application to become a Trustee, or appointment as Regional Rep, in the form of a Trustee Information Pack.

As a Regional Rep, will the Fund pay my travel expenses to attend meetings?

No. As the Regional Reps are appointed by their regions, and the regions are therefore expected to cover their rep's expenses for travelling to meetings.

How do I contact the Secretary?

By email via secretary@rescuebenevolent.fund or phone 01900 821936.

Is there a website?

Yes. You can find the website at rescuebenevolent.fund. Our justgiving page is justgiving.com/rescuebenevolentfund.

Is there a Trustee Information pack?

Yes. The Trustees are provided with a full information pack of all the Fund's documentation, including the Declaration of Trust, policies and processes, and samples of all the forms, letters and corporate stationery related to the Fund. This may be subject to alteration from time to time and, therefore, is not intended for wider dissemination.

How will you identify and prevent fraudulent claims?

Although we sincerely hope this won't be the case, checks and balances have been put in place to minimise this possibility where we can. And we reserve the right to consult with outside agencies and take legal advice as appropriate.

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Document updated October 2019



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Making a claim

Can the Fund provide me with short-term assistance?

Yes. An Immediate Support Grant can be awarded up to £1000. Your application form must still be completed, signed and supported by your team leader or other team official.

This initial grant may be subject to subsequent adjustment or repayment if the Trustees consider any further, fuller claim is not appropriate.

Is there an upper limit to any single Benevolence Award?

No. We take each claim on its own merits. There is no upper limit to the amount which may be awarded, but the amount awarded is at the discretion of the Trustees and Regional Reps, following full consideration of any supporting information.

The Fund has a Reserves Policy and must operate within the limits of funds available, relative to minimum levels required by the Charity Commission and our ability to continue operation as a charity. This may have a bearing on any claim assessments.

Can I apply?

Yes, if you are a member of any England and Wales mountain and cave rescue team. A member of your family may also apply, if he or she has been directly affected by your, or their, involvement with a mountain or cave rescue operation which has resulted in their hardship or suffering.

Individuals outside the immediate mountain and cave rescue 'family' may apply if they have been seconded into an operation led by an England and Wales mountain or cave rescue team and suffer hardship as result of a consequent incident or accident. See the diagram at the end of this document for a simple explanation.

How do I apply?

A copy of the application form is available from the Secretary. This must be printed out and signed and can then be scanned and returned as an email, or sent by post.

An official application form must be completed in full, and supported by your team leader or other suitable team official. If you are not a team member, your application must be supported by the team leader or other suitable official of the lead team in the operation.

Your completed form, along with any supporting documentation and/or medical references should be returned to the Secretary.

Your application form must be completed, signed and supported correctly before a claim can go before the Trustees. The Secretary reserves the right to reject and return any claim form which is incomplete.

You must clearly note on your application form, and in any correspondence, whether your application is for an Immediate Support Grant.

Can I request a particular sum?

Any award will be at the discretion of the Trustees, following full consideration of your claim, which may include other factors such as your personal circumstances, medical issues and any other insurance or benevolence claims.

Will I have to repay any or all of the award?

Again, this will be at the discretion of the Trustees. An award may take the form of a short-term loan, in which case you will be expected to agree terms for repayment.

In the event of a false claim or failure to repay any agreed loan, we reserve the right to pursue the appropriate legal action to recover the charity's money.

What information am I asked to provide on application?

Section 1 of the application form asks for personal details, employment status and details and your relationship/involvement with mountain and cave rescue.

Section 2 asks for details of the assistance you require and details of any other benevolent funds you may have applied to.

Section 3 is a consent form, which requires the date and your signature.

Section 4 asks for details of the mountain or cave rescue official who is supporting your claim, a date and signature.

Section 5 is a medical consent form, asking for details of your injury/condition, name and address of your GP/consultant, and details of how long you anticipate being incapacitated. This too requires a name, address, date and signature.

Can my application be completed over the telephone?

No. We require your signature, a supporting signature from a team official and your signed medical consent.

Do I need to provide supporting medical evidence?

Yes, if your claim relates to any physical or mental issues for which you require treatment/therapy.

We require that you have visited your GP in relationship to the issue you are claiming benevolence for, before making a claim on the Rescue Benevolent Fund.

We reserve the right to contact your GP in respect of your claim.

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How long will it take to process my claim?

The time frame will depend upon the complexity of your case and the level of documentation required. We will aim to process an Immediate Support Grant within six days of the Secretary receiving a completed application form.

A full Benevolence Award will need further consideration and may require further supporting documentation. We will aim to inform you of a decision to accept or decline an application within a further three working days.

Please remember that we are all volunteers too, so these timescales may be subject to Trustees being available and all relevant information having been submitted, but we will keep you informed throughout the process.

What happens after I send in my application form?

Once your claim has been through the initial assessment process, to determine whether an Immediate Support grant is necessary, the Trustees will request any relevant documentation from you, before calling a full meeting of the Trustees and Regional Reps.

The Regional Reps will assess your application and make their recommendation to the Trustees whether to reject or accept your claim (with a recommended award level) or request further documentation if further assessment is required.

The Trustees will consider this recommendation and make a final decision to either reject or accept your application, and determine the amount you will be awarded.

Is my application confidential?

Yes. The Trustees and Regional Reps are required to sign a confidentiality agreement. In fact, the information put before the Regional Reps will be redacted of any identifying detail and no documents related to your claim will be taken away from this meeting. No information relative to your claim will be shared electronically with the Regional Reps.

Who will see my personal details?

Only the Trustees, on their initial assessment of your claim, and any other professional the Trustees need to call on, for example, your doctor. We may also be required to share the information you give with insurers.

Your personal details will be redacted from any documentation shared with the Regional Reps, so any recommendations they make in their assessment of your claim are based purely on merit.

All members of the Rescue Benevolent Fund are required to sign a confidentiality agreement.

Could I claim for mental health issues following, say, an incident involving a fatality or the sudden death of a team member during an incident or training which require counselling?

Each claim is assessed on its own merits so, in theory, yes.

We would look at all the relevant information and make an assessment in the same way as for any other claim.

Could any pay-out I receive affect any benefits or other insurance claims I may make?

Yes. You should disclose any monies you receive from the Rescue Benevolent Fund when submitting any other claims, and vice versa.

How many times can I make a claim?

You may claim once per single incident or need. However, there may, from time to time, be exceptional circumstances where you wish to make a further claim, further to the initial award made. In this case, you will be required to submit a new application, with relevant supporting documentation and evidence and this will be assessed by the Trustees and Regional Reps according to our Assessment Policy and may or may not receive an award.

If I disagree with the Trustees' decision, can I appeal?

Yes. If you feel the decision to be unfair, you must notify the Secretary within 14 days of the decision date.

The Trustees will meet within the next 21 days to review your complaint and to establish whether any new evidence has arisen since the initial assessment. They will then decide whether your case should be reviewed, which may include an independent assessment of the process and conclusions drawn. Once this has been undertaken, the Trustees' decision remains final.



Rescue Benevolent Fund

Where the money comes from

Where does the Rescue Benevolent Fund get its money from?

The Rescue Benevolent Fund was initially set up with monies from a charity donation plus funds from Mountain Rescue England and Wales. Anyone can donate to the fund — as a region, a team, individual mountain or cave rescue team member, or member of the public.

You are welcome to raise funds on our behalf. Our justgiving page can be found at www.justgiving.com/rescuebenevolentfund.

Teams and regions are charities in their own right. How are they able to contribute to the Rescue Benevolent Fund, as one charity to another?

Mountain Rescue England and Wales was able to give to the Rescue Benevolent Fund because the Objects and Powers listed in the Constitution allowed them to. We would advise teams and regions to check the wording of their constitutions if they wish to donate, before doing so.

What if my team has chosen not to pay into the Rescue Benevolent Fund, can I still donate?

Yes, anyone can donate. Contact the Secretary or Treasurer for details. We now have a dedicated 'Give and Gift Aid It' form so you can choose whether to make a single donation or a regular donation through Banker's Order. If you are a UK taxpayer you can also Gift Aid your contribution on the same form.

You can also donate through our website at www.rescuebenevolent.fund. Just click on the Donate button.

Is there a fixed donation for regions, teams or individuals?

No. Regions, teams and individuals are welcome to make donations as one-off payments, regular standing orders, legacies or, indeed, multiple donations.

How do I pay money into the Rescue Benevolent Fund?

There are two ways to pay money into the fund.

1. By far the simplest method is to make a BACS transfer direct to the Benevolent Fund CAF Cash Account. Sort code: 40-52-40. Account Number: 00023601. Please ensure that your transfer is clearly marked with your reference so we can identify where the money came from and send thanks accordingly.

2. Raise a cheque and send to the Secretary, 40 Strawberry How, Cockermouth, Cumbria CA13 9XZ.

Does a greater contribution from my region/team earn me the right to a greater benevolence award or a greater say in assessment of my application?

No to both. All claims are treated equally on their own merits. Reps will be unaware who you are, and which team you are connected to, when they consider your application and make their recommendation to the Trustees.

Can I fundraise for the Rescue Benevolent Fund?

Of course! We'd be delighted if you did. Contact the Secretary for a sponsorship form and to register your intention to raise funds. Our justgiving page is www.justgiving.com/rescuebenevolentfund.

Can the Fund claim Gift Aid on my donation?

Yes. If you are a UK tax payer, the Fund can claim Gift Aid of 25p for every pound you give. Ask the Secretary for a Gift Aid declaration form.

The latest government rules regarding Gift Aid require you to confirm that you have paid at least 25p UK income tax or capital gains tax for each £1 (one pound) you donate. By completing the form, you are confirming that:

- You are a UK taxpayer (you must have paid an amount of income or capital gains tax equal to the tax that we can reclaim on your donations in the appropriate tax year)
- You wish the Rescue Benevolent Fund to claim tax on all donations you have made four years prior to this date and from this date forward for all future donations.

Can I leave a legacy to the Rescue Benevolent Fund in my Will?

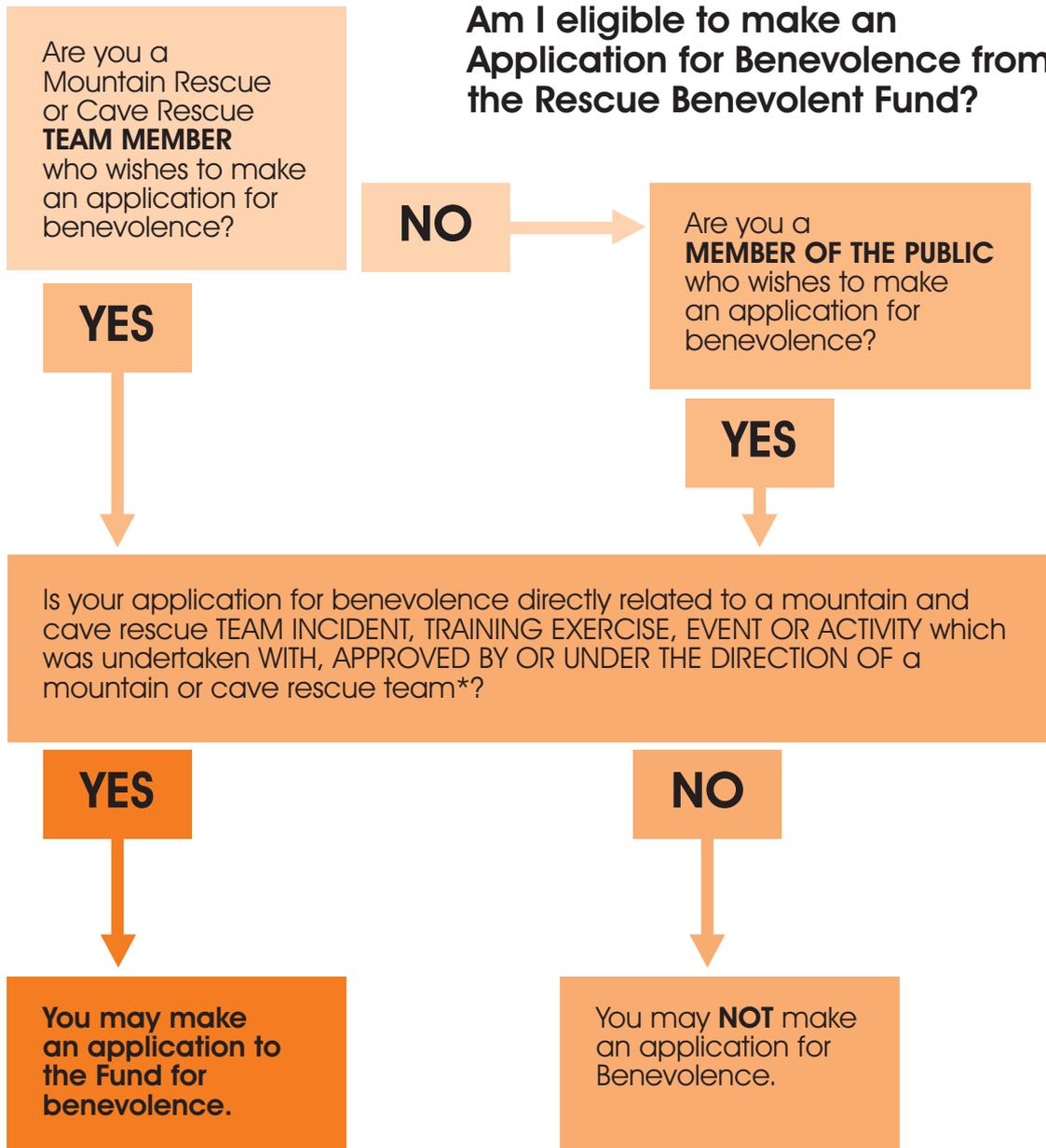
Yes. In fact, charitable legacies are the foundation for many good causes in the UK and are vital in continuing their work. And you don't have to be rich and famous to leave a legacy to your favourite charity!

We would advise you to seek professional advice from a solicitor in wording your Will appropriately but, as a rule, you must use the full name of the charity — Mountain and Cave Rescue Benevolent Fund — and the registered charity number 1152978.

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* 'Team' also applies to members of Mountain Rescue England and Wales/British Cave Rescue Council who are not members of a specific mountain or cave rescue team but carry out duties on behalf of and have responsibilities to mountain and cave rescue regionally and/or nationally.

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