



Rescue Benevolent Fund

About the Fund

What does the Rescue Benevolent Fund do?

The Rescue Benevolent Fund is a registered charity, set up to help alleviate hardship — physical, psychological or financial — suffered by mountain and cave rescue team members and their families, which has arisen in connection with their mountain and cave rescue activity.

Who's who in the Rescue Benevolent Fund?

We currently have six Trustees: Neil Woodhead (Chairman), Shirley Priestley (Treasurer), Judy Whiteside (Secretary), Brendan Sloan (BCRC), Bill Whitehouse (BCRC) and Huw Birrell (MREW).

We are also supported by a small group of ambassadors from around the regions, comprising Keith Gillies (Mid Pennine), Carl Faulkner (NESRA), Chris Jones (BCRC), Rob Jones (PDMRO), Roger King (PenMaCra), Bob Scurr (Yorkshire Dales) and Becky Waudby (North Wales).

Do MREW and BCRC have any influence over any decisions made?

No. Any decisions are made by the Fund's Trustees.

Will my application be shared with MREW or BCRC, or made public?

No. We treat all applications with absolute confidentiality, and our Trustees and ambassadors are required to sign a confidentiality agreement. If an incident is high profile and details are already in the public domain, we apply the same principles as far as possible.

If appropriate, we may ask the individuals we have supported to share their story to demonstrate the work we do, but would first secure the written agreement of that individual.

How can I become a Trustee or ambassador and what does this involve?

Trustees are appointed for an initial term of five years and may then be re-elected for a further five. When a vacancy occurs — or if we decide to expand our trustee board — the potential candidate would be interviewed for the role by the existing Trustees.

Trustees hold bi-monthly meetings to make sure we are up to date with any applications in progress and other developments. Beyond this, meetings are called to consider applications as they come in, and Trustees are expected to make themselves available as soon as possible after receipt of an application form.

Initially, we followed the model established by MREW, with regional reps appointed by their regions, but we welcome anyone who would like to be a recognised ambassador, actively supporting and promoting the work of the benevolent fund. Just get in touch!

Trustees and ambassadors — and indeed anyone else in the wider world of mountain and cave rescue — are invited to our AGM.

All our meetings are held online.

How can I get in touch?

Email secretary@rescuebenevolent.fund or take a look at the website to find out more about the Fund, read articles and download resources: rescuebenevolent.fund. And, incidentally, our JustGiving page is justgiving.com/rescuebenevolentfund.

How do you prevent fraudulent applications?

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

How to apply

Who can make an application?

Broadly speaking, any individual within mountain or cave rescue, including family members, who have suffered physical, psychological or financial hardship as a result of their mountain and cave rescue activity. (See our Terms and Conditions for a more specific definition).

How do I apply?

Request an application form via secretary@rescuebenevolent.fund or download the form from the Resources section of our website — rescuebenevolent.fund/resources/application-form. We ask that you complete the form as fully as possible, and that this is

supported by a mountain or cave rescue official. Sign and return the completed form to the Secretary.

Please note that the application form can be completed by someone other than you (the applicant), if this is appropriate and helps facilitate the process.

What sort of support can I ask for?

The Fund supports three broad categories — **Physical Rehabilitation, Psychological Support** or **Financial Support** — and we are happy to consider applications which combine elements of all three. Simply tell us what you are looking for and the Trustees will consider what we can offer.

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How do you assess my application?

We aim to make an initial evaluation within two working days of receiving your application. The time frame for a final decision will depend on the complexity of your case and the level of supporting documentation we might need — the Secretary will keep in touch throughout the process, and advise when you can expect a decision.

In all cases, we reserve the right to request the assistance of experts where we feel we do not have sufficient expertise to reach a considered judgement.

Can the Fund offer short-term assistance?

Yes. Whether your application is physical, psychological or financial, we may decide to offer you an interim support grant, where there is an immediate need but insufficient time to allow for us to fully assess the facts. Any such payment is made on the understanding that it may be 100% repayable by the recipient. This would apply, for example, if you are also making a claim against an insurance policy which may take longer to pay out.

If your application is for support with financial hardship, this may or may not require repayment. We will usually also request relevant documentation to support any such application.

Is there an upper limit to any single award?

No. We take each claim on its own merits. There is no upper limit, but the amount awarded is at the discretion of the Trustees following our consideration of any supporting information.

That said, we do have 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 to operate and this may have a bearing on any application assessments.

Can I ask for a particular sum?

Of course, we want you to be as specific as possible, but any award made will be at the discretion of the Trustees. Besides looking at the circumstances of your application or the nature of hardship, we will also consider 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.

Can I make an application over the phone?

No. We require your signature, a supporting signature from a mountain or cave rescue official and your signed medical consent.

Do I need to provide medical evidence?

If an application is for physical and/or psychological care, we ask that you demonstrate that you have sought the advice of your GP, to ensure we have all the relevant medical information to hand when making a decision.

We may also be obliged to seek the advice of an appropriate healthcare professional, relevant to your application — for example, your GP, consultant or therapist/specialist — and we will give due consideration to their recommendation when making a final decision on any award.

You will be expected to undergo and complete treatment at one of our partner treatment centres or with the recommended therapist. You should be aware that, if we recommended a course of treatment at one of our partner treatment centres, you will also be required by them to submit a separate application and health assessment including information from your GP or health professional. **Please be assured that we are happy to assist in that process to ensure it is as smooth as possible.**

Could a benevolent fund award affect other insurance claims or benefits?

Yes. You should disclose any monies you receive from us when submitting any other claims, and vice versa.

Who pays the bills and are there any award limitations?

In the case of physical and psychological support, wherever possible, we aim to pay the treatment centre and/or therapists direct so you don't have to, and will liaise directly with them to this end. If payment has already been made by you, we would ask for evidence of such and repay your costs in accordance with any decision made regarding the level of support we can offer.

We expect you to complete the supported course of treatment within the timescale recommended by your appropriate health professional. Should there be no activity in drawing the awarded funding for six months after the award being granted, we reserve the right to review the situation and revoke the remaining portion of the award.

Any amount awarded should be deemed as finite. If further treatment is required beyond the original award, we are happy to work with you and the relevant health professional(s) to explore whether there are extenuating circumstances which require ongoing support.

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If I disagree with the decision, can I appeal?

If you feel that the Rescue Benevolent Fund has made an unfair decision, you must notify the Secretary within 14 days of the decision date. Once notified, the Trustees will meet within 21 days to review the complaint and establish whether there is any new

evidence since the initial assessment, and decide whether the case should be reviewed. This may include requesting an independent assessment of the process and conclusions drawn. The Trustees' decision remains final.

Where the money comes from

Where does the Rescue Benevolent Fund get its money from?

The Fund was initially set up with monies from a charity donation plus funds from MREW. Anyone can donate — as a region, a team, individual mountain or cave rescue team member, or member of the public.

You are also welcome to raise funds on our behalf — let us know your intentions via secretary@rescuebenevolent.fund and good luck with whatever it is you're doing!

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?

MREW was able to give to the Fund because the Objects and Powers listed in their 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?

Absolutely! Email secretary@rescuebenevolent.fund for details. If you are a UK taxpayer you can use our 'Give and Gift Aid It' form to Gift Aid your contribution. You can also donate by clicking on the Donate button at the top of our website.

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

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

How do I give to 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 bigger award or a greater say in assessment of my application?

No. All claims are treated equally on their own merits.

Can I fundraise for the Rescue Benevolent Fund?

Of course! Email secretary@rescuebenevolent.fund to register your intention and request a sponsorship form, if appropriate. Our justgiving page is at [justgiving.com/rescuebenevolentfund](https://www.justgiving.com/rescuebenevolentfund).

Can the Fund claim Gift Aid on my donation?

Yes. If you are a UK taxpayer, we can claim Gift Aid of 25p for every pound you give. By completing the form, you confirm 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 you a legacy in my Will?

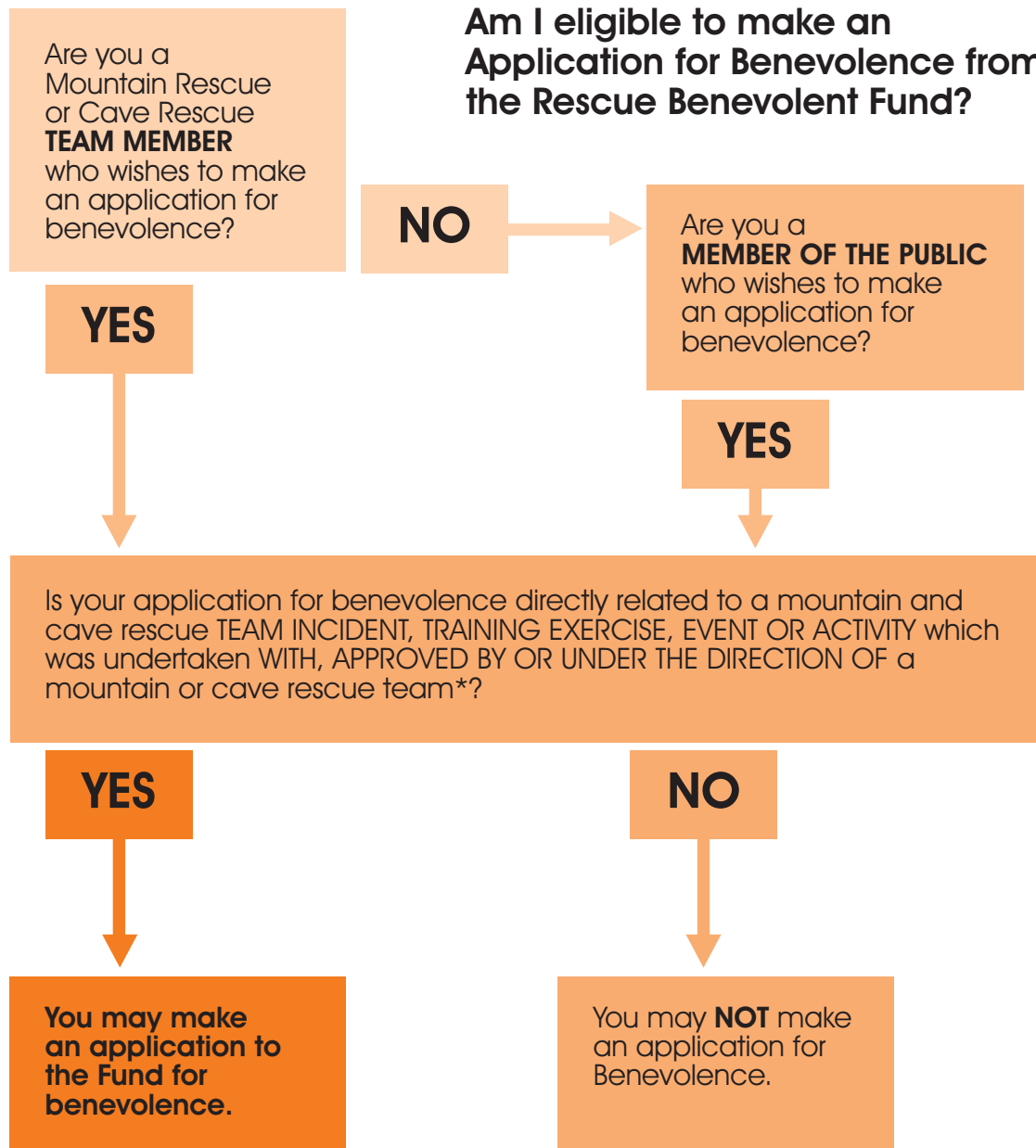
Yes. Charitable legacies are the foundation for many good causes in the UK and vital in continuing their work. And you don't have to be rich and famous to leave a legacy to your favourite charity!

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 — 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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