



Guide for completing the Prospect Benevolent Fund application form

General eligibility

Members and staff of Prospect and their dependants are eligible to apply for financial assistance from the Prospect Benevolent Fund. Any decision on assistance will take into account an assessment of your financial position. You are also strongly advised in the cases of claims of financial hardship or difficulty to have sought debt and financial counselling before submitting a claim.

The more comprehensive the information provided, the faster the claim can be actioned.

Data Protection Act

Referral details

It is the preference of the Trustees that claims come through a union representative or branch. This will also aid the speed in which the claim will be actioned.

SECTION A – Applicant's personal details

A1 to A5: This information will enable the Benevolent Fund administrators to make contact to confirm or clarify some points or to seek additional information. It is important that these details are clear and concise to enable any follow-up action.

A6: This information will ensure that the Trustees of the Fund are able to understand the level of financial dependency that rests upon the applicant. It is in the applicant's best interests that all dependent family members are listed.

SECTION B – Applicant's eligibility details

B: This information will allow the Benevolent Fund to confirm that the application relates to an eligible member, employee or relative thereof.

SECTION C – Details of application

The Trustees will be looking to the applicant to clearly demonstrate the financial hardship case for awarding funding from the Benevolent Fund. That funding can take the shape of a grant or a loan up to a maximum of £2,000 for any one individual. It has to be pointed out that this is not £2,000 per claim but normally £2,000 in total from the fund per applicant no matter how many separate claims are made.

The applicant should explain the circumstances that have led to the need for this application as clearly and concisely as possible to allow the Trustees to assess the merit of the application and to gauge whether the assistance being sought is appropriate and can be granted within the rules of the fund. Please avoid the use of abbreviations and use a separate sheet if required.

SECTION D – Applicant's financial details

D1 to D2: This information will enable the Trustees to understand any changes in work related income. This must include any investment income under 'Other' in D4.

D3: This information will enable the Trustees to understand what impact any change in circumstance has had on the applicant's housing costs and if any external assistance exists.

D4: The Trustees have to take the available spending power an individual has at their disposal into consideration when assessing an application. For a proper assessment as much detail as possible should be provided to explain what, if any, disposable income the applicant may have at the end of each month.

SECTION E – Details of applicant's capital/savings

E1: This information will provide the Trustees with an understanding of what financial flexibility the applicant may have. Details of all accounts held must be provided or the application may be refused.

SECTION F – Details of applicant's debts

F1: In most cases when awarding a grant Trustees would prefer to target the most serious areas of debt directly with a cheque made out to the actual creditor. It is important, therefore, that any debts are listed in order of priority that would allow the appropriate targeting to take place should a grant be authorised. Debt counselling advice can give good guidance here.

SECTION G – Supporting documentation

The Trustees need to see supporting documentation before they are able to come to a final decision on any application. To limit the amount of follow up action that may be needed it is important that documentary evidence is provided along with the application.

SECTION H – Details of other applications

H1: The Trustees have an obligation to keep within the rules of the Fund and ensure that the normal maximum grant allowed is not exceeded. As this maximum applies to each eligible individual applicant, previous applications to the Prospect or its predecessor IPMS or EMA Funds should be listed.

H2: The Trustees will wish to take account of any assistance applied for or received from other organisations. The applicant is to list all other applications made and detail any grants authorised or expected decision dates.

SECTION I – Debt counselling

I1: You are also strongly advised in the cases of claims of financial hardship or difficulty to have sought debt and financial counselling before submitting a claim.

I2: Usually an individual applying for assistance from the Fund would be receiving some personal support. In the case of a Prospect member it may be a lay representative or a paid official of the union. A welfare officer, debt counsellor, Citizens' Advice Bureau counsellor, etc can also provide support depending on the circumstances.

SECTION J – Applicant's declaration

J1: The applicant is to sign that the information provided in support of the claim is the truth and covers the full picture.

Important notices:

- a) All information supplied on the application form will be handled in the strictest confidence. Prospect Benevolent Fund takes your privacy very seriously and will never disclose or share your data to a third party, unless required to do so by law. We only retain your data for as long as is necessary.
- b) Please note that the Benevolent Fund admin staff carry out work on behalf of the Trustees and only implement decisions. Any applicant deemed to be abusing admin staff in any way are likely to have their application terminated.
- c) For further information about Prospect's privacy policy please visit our website at www.prospect.org.uk/privacy.

Prospect's Data Protection Compliance Officer can be contacted on 0300 600 1878 or by email at datacompliance@prospect.org.uk

Change of history record

Issue	Description of change	Approval	Date of issue
Version 1	Initial issue	T Hunt	6 August 2018