

DELIVERING WELFARE SUPPORT AND GRANT FUNDING FOR OUR MEMBERS AND THEIR
FAMILIES SINCE 1968



South West Police Compassionate Fund

www.policecompassionatefund.co.uk

Registered Charity 1191281

REPORT AND FINANCIAL STATEMENTS

1 January 2022- 31 December 2022

MODERNISATION OF OUR CHARITY

The original Devon and Cornwall Constabulary, Widows, Orphans, and Compassionate Fund was created in 1968 by the amalgamation of the Welfare Funds of the three former Constabularies, namely Devon & Exeter, Cornwall, and Plymouth City.

On the 14th of September 2020 the Charity Commission agreed to several changes.

We are now known as The South West Police Compassionate Fund. A modern inclusive name which more accurately reflects the more diverse needs of our members and their loved ones.

The Fund has taken advantage of the new charitable legal framework now available for charities of our type. This will provide a modern legal structure for our Trustees to operate. We have now implemented the necessary changes with the support of the Charity Commission. We operate under the legal status of a Charitable Incorporated Organisation. Registered Charity Number 1191281.

The founding charity has been issued with a new register number of 1191281-1. We have permission to submit one set of accounts to cover both charities.

The South West Police Compassionate Fund will continue to provide support and grant funding to our Members where there are compassionate reasons and a financial need. We hope to build on this amazing history and develop our services and facilities.

Our new logo and name are increasingly recognisable to our members as we continue to promote the charity with our membership, the Constabulary and collaborative partner welfare organisations and charities.

OBJECTIVES & ACTIVITIES

The Fund assets were accrued from regular monthly donations made by Serving and Retired Police Officers from their own wages or pensions. This, combined with several generous legacies and prudent investment, has afforded this charity the long-standing ability to meet its key objectives.

- To assist serving and retired Officers of the Fund, on compassionate grounds, who need support and assistance.
- To assist the surviving spouse or partner of a member of the Fund, on compassionate grounds who need support and assistance.

- To assist and support the dependent children of a deceased member of the Fund.
- To provide social and educational grants to dependent children of the Fund. We identify a 'dependent child' as being a child of a member or their partner, where one or more parent or guardian has died. We consider applications for these children up until they reach the age of 21 years and are still in full-time education.
- To provide grants to help children of our members who have health, welfare, or educational needs. This would be awarded on compassionate grounds where there is a need for additional support and assistance, which is not funded via statutory agencies and cannot be easily met by the parents or guardians.
- We consider grants to help in cases where a member or a family member has physical or mental health challenges, in end-of-life care, bereavement, family breakdowns, regular hospital visiting costs and specialist equipment and modifications which are not funded via a statutory agency.
- To work closely with the Chief Constable, the Force Chaplaincy, NARPO [National Association of Retired Police Officers], the wellness team, the Police Federation, and the Superintendents Association. Working to provide a network of support for all serving and retired Officers, and family members who are in need.
- Working with departments to educate them on the positive work undertaken by the charity and encourage membership of the Fund.
- Act as the single point of contact for the National Gurney Fund. The CEO works with families, ensuring that any child of a serving or retired Officer or Special Constable residing within the Devon & Cornwall area, who has lost a parent, or has a parent who has been retired due to ill health is supported in making an application to the national fund for financial support.
- The trustees have complied with their duty to have due regard to the public benefit guidance published by the Charity Commission.

The aims for the Charity

The charity is committed to modernization and reform, and we are working on projects and services which will deliver a wider range of support and services to our members, their dependents, and widows of the Fund.

We want to be there for them, in the same way we have supported our existing members for the last 55 years.

- The Trustees are working hard to reform and widen the scope of the work undertaken by this long-standing Charity. They are delivering the changes needed to expand the scope and work of the Fund so that we meet the changing dynamics of the wider policing family within Devon and Cornwall.
- To that aim, during 2020 we delivered the changes to the Fund legal structure, constitution, and identity. The Trustees have instructed a qualified Actuary to evaluate the financial strategy which would allow us to safely open membership opportunities for police staff and police community service officers in the future.
- The fund now operates under the new legal status of a Charitable Incorporated Organisation, registered Charity number 1191281.
- The Charitable Incorporated Organisation is now known as The South West Police Compassionate Fund.
- Due to unprecedented global uncertainties, professionals have advised Trustees to temporarily hold plans to widen membership categories until the financial risks can be prudently re-evaluated. This will be reviewed once the economy stabilises.
- We acknowledge the support given freely by volunteers such as the Special Constables and the Chaplains, and this is another section of the wider policing community we are hoping to include within our membership catchment in the future.

ACHIEVEMENTS & PERFORMANCE

The Trustees are pleased to report that grants awarded to our members or their families on compassionate grounds total **£ 154,135** (note 3 to the accounts). This is the core business of the Charity and the Trustees and Administration staff have worked hard to identify potential members who need assistance but have not approached the Fund for help.

By providing positive support and encouragement, members and their families have felt enabled to seek support, instead of struggling to cope in challenging circumstances. This is reflected in the upturn in the number and type of applications we now receive. We will continue to work in partnership to identify those Officers and families in need of support.

Most of our members are not entitled to any support via statutory agencies. The assistance from the Fund has made life changing differences for our members. This support has made real improvements to home life, and in turn helped them feel enabled to cope with the day-to-day challenges of serving the communities of Devon and Cornwall.

LUMP SUM GRANTS

If a member of the Fund dies, their partner or spouse is eligible to apply for a Lump Sum Grant of up to £6000 dependent on financial need. The Administrator writes to each family, extending the condolences of the Trustees and advising them that the Fund is there to support them during their lifetime, should they need assistance in accordance with our Fund rules on grant awards.

During 2022 we awarded a total of **£18,000.00** in this category to bereaved partners. Several people declined to apply for the grant on the basis there was no financial need. These widows will still be eligible to apply for special or emergency grants in the future, in the event their financial situation deteriorates.

Covid 19 caused significant issues globally, however the charity continued to operate throughout all lockdowns, ensuring a consistent and supportive service, during this terrible pandemic.

EMERGENCY & SPECIAL GRANTS

A member of the Fund is eligible to apply for a 'Special emergency grant' of up to £3000 dependent on need. The Administrators work with the applicant or a family member to establish the facts of the situation and identify what practical solutions can help them.

We ensure that that the Grant application complies with the Fund rules and meets the financial need and compassionate grounds to be eligible for submission to the Executive Team for an early decision. On completion of the application this process is normally completed within 1 to 7 days of receipt of information from the applicant.

The Administrators provide positive support in helping a member to engage in the grant application process, whilst ensuring other avenues of statutory and non-statutory support have been considered or explored. With permission, the Administrator will contact other agencies on behalf of the Family and start the process of building a network of support for them.

A member of the Fund is eligible to apply for a 'Special grant' or a series of grants dependent on need. The Administrator works with the applicant or a family member to establish the facts of the situation and identify what practical solutions can help them.

We ensure that that the Grant application complies with the Fund rules and meets the financial need and Compassionate grounds to be eligible for submission to the Management Committee who meet quarterly.

If the Executive Officers feel the case does not meet the emergency procedures, but that the case needs to be heard before the next scheduled meeting, an extra ordinary Trustees Management meeting will be called to hear the application.

The Administrator and CEO provides positive support in helping a member to engage in the Grant application process, whilst ensuring other avenues of statutory and non-statutory support have been considered or explored. With permission, we will contact other agencies on behalf of the Family and start the process of building a network of support for them.

During 2022 we awarded a total of **£86,635** of in this category to our members. This was a dramatic increase on the awards for 2020-21 which were £25,191.27. This change in demand reflected the post pandemic economic downturn, rise in interest rates and essential living costs. As predicted in the 2021 report,

“Whether there will be a delayed impact on our members and their emotional and physical wellbeing will be tested during 2021 onwards. The emerging financial crisis will no doubt create additional challenges for young in-service members on low incomes and high cost of living”.

DEPENDENT CHILD GRANTS

This is a grant awarded on an annual basis to a child [or young person] who is under 21 years of age, and still in full time Education. The child will have lost one or both parents, or legal guardian. Only Children where one or both parents or legal guardians were or are members of the Fund may apply.

In 2022 the Charity awarded 'Dependent child grants' of **£2,250** to each eligible child or young person.

The award of the Dependent Child grant would not preclude further grant assistance from the Fund, where it is demonstrated that additional support is required. This would be achieved via the Special Grant and Emergency Special Grant procedures.

When the Fund receive information that a member or their partner has died, we make enquiries to establish if there are any dependent children. In these situations, the Administrator will support the bereaved partner in making an application to the Fund for assistance. With permission, the Administrator will obtain the necessary information and refer the family to the National Gurney Fund.

During 2022 we have awarded a total of **£49,500** in this category to **22** of our dependent children.

Four of our dependent children have now completed their education, and we wish them every success in their future chosen careers.

INDEPENDENT DEBT ADVISORY SERVICE – PILOT SCHEME

The Fund cannot assist to clear indebtedness, but where possible we try to support families with immediate welfare needs until they are able to deal with financial issues.

As part of the wider package of services, the Fund is now piloting referrals to an independent Debt advisor for our members. This service is free to those members identified as having significant and complex financial challenges, which cannot be resolved through our grant making process.

Crushing debt issues can lead to a decline in relationships, ability to attend work and mental health challenges, therefore the Trustees agreed that if we can assist a member with professional help to reduce their debts to a manageable level, this will in turn help to alleviate the associated stress factors.

EMERGENCY FOOD VOUCHER SCHEME – WORKING IN PARTNERSHIP

The charity has identified growing concerns about the cost-of-living crisis for officers, staff, and volunteers. Recent domestic and global events have created unprecedented hardship in the South West, a geographical area which has complex economic challenges for most residents.

During 2021 / 2022 the Constabulary, the PCC and the Police Federation and ourselves have worked collaboratively to devise how to best administer a limited pot of donations to help members of the police family who were facing food poverty, due to unaffordable living costs.

The charity has devised and delivered an emergency food voucher scheme to efficiently disburse the donations generously provided for this project. The scheme is confidential, and all applications are assessed and recorded by the charity.

The scheme is open to all serving staff, officers and volunteers working within the Devon and Cornwall Police family, while funds last.

The process is confidential, whilst ensuring all funding is awarded to those who are in need.

We support each applicant through the process and provide advice and signposting to help available from the Constabulary, welfare groups such as local food banks, CAB, and CAP the 'Christians against poverty' free debt advisory services.

The charity is pleased to administer the emergency fund under our 'wider public benefit' protocol. Be reassured that the scheme is totally confidential, is administered fairly, and at 'no administrative charges to, the Constabulary, Police Crime Commissioner's office and Police Federation.

THE NATIONAL GURNEY FUND & THE COMPASSIONATE FUND- WORKING TOGETHER TO HELP CHILDREN IN DEVON & CORNWALL

We are committed to building positive working relationships with like-minded charities and organisations' in order to help everyone in the Policing family in times of need.

The SWPCF is pleased to work in collaboration with the Gurney Fund, who aid Police Officers children who are bereaved, or where an Officer has been medically retired. The Charity provides regular financial grants for children where there is a proven financial need.

In addition, the charity runs activity holidays for these children each year.

Normally, the Compassionate Fund award a grant of £250 to the Gurney fund to provide pocket money for each child who attended these activity holidays. Sadly, due to Covid 19 restrictions, the Gurney Fund was unable to host this year.

The Compassionate Fund CEO acts as the point of contact for the Chief Constable, so that families in the Devon and Cornwall region, who may be eligible for assistance from the National Gurney Fund, are supported in applying for regular financial assistance. This assistance will be in addition to the Compassionate Fund annual 'Dependent child' grants.

No costs are charged to the Gurney Fund or the Chief's Office for this support, and we are pleased to continue this important work for children in our region.

The Gurney Fund provides regular financial assistance for children who have lost one or both parents, and where a serving Officer has been subject of ill health retirement. Unfortunately, only children of Police Officers or Special Constables are covered by the Gurney Fund.

If you know of a child or young person who may be eligible, please contact the CEO for advice – details are included at the end of the report.

A PERMANENT HOME AND WELFARE CONFERENCE FACILITY



The charity now has a permanent freehold property, with conference and welfare facilities. The conference facility is available for hire for a limited number of hours per annum, to raise funds for charity.

The facility can be made available, 'free of charge/ low rates' for activities that benefit the policing family of Devon and Cornwall. To that effect, we were pleased to allow the Balloons charity to try out our facilities for one of their training events. The day was a fantastic success and we managed to accommodate 28 guests.

REAL LIVES, REAL HELP – YOUR CHARITABLE GIFTS



The President, Mr John Rolfe and members of the Blue Knights England. Chapter XVIII. presenting £1000 to the CEO.

Our charity is fully self-funded, we rely upon membership donations, legacy gifts, and charitable contributions from our members, to continue our good work.

We are very grateful to individuals and groups such as the Blue Knights and NARPO for nominating the charity as worthy recipients of their own fund-raising activities.

The Blue Knights raise money via their group activities, and welcome new members with a passion for motorcycles, from law enforcement organisations. A great social group.

On behalf of the members and the Trustees, we would like to thank those who have nominated the charity as a worthy recipient of such generous gifts.

OSCAR KILO WELLNESS TOUR 2022

The charity is committed to working in collaboration with welfare teams from the wellness team within the Constabulary, NARPO, the Police Federation and the Police Chaplains, to achieve good outcomes for those colleagues who are struggling with their health, personal or professional challenges, and financial hardship.

As part of this wider public benefit strategy, the charity is pleased to take a proactive role in the yearly Oscar Kilo Bus – health and welfare road tour of Devon and Cornwall stations.



This has proven to be a success and we have reached out to many colleagues and members in need of help.

The stars of the show were the OK9 welfare dogs. The Tour not only raises the profile of our charity but allows us to meet face to face with officers and staff and identify the significant issues they are dealing with.

As a result of this tour, the charity has been working in partnership with key stakeholders to administer an emergency food voucher scheme, which went live during December 2022.

MESSAGES OF THANKS FROM OUR MEMBERS

Dear staff and Trustees

“I would like to thank you all for your compassion.... for the speed and generosity in this matter. I was at the lowest ebb in my life.”

“I really can’t express enough just how much the compassionate fund has helped us; it’s made life so much easier at a difficult time”.

“I have been a police officer for 18 years. I never thought I would be the one who would be facing stage 3 cancer..... we’ve had a terrible time and I cannot thank the fund enough for enabling our respite trip for the family”.

VOLUNTEER TRUSTEES



The Fund has a long history of receiving support from a diverse group of Volunteer trustees, elected from serving and retired Officers of all ranks and representatives from the National Association of Retired Police Officers and the Force Chaplain. Our ethos is to provide our members with the best standard of support and care, whilst ensuring we keep operational costs to a minimum. Without the support of our volunteer Trustees and Executive Officers, this would not be possible.

The Charity changed over to a Charitable Incorporated Organisation on the 1st of January 2021 and will be known as the South West Police Compassionate Fund. This change in our legal structure and the associated work involved, could only have been achieved because of the support, dedication, and hard work of all the Trustees, our Solicitor, and our financial advisor during the last 4 years.

We wish to express our sincere thanks for the support we have received from Mr. Sawyer, his office, and the Training department at HQ, in providing the charity with opportunities to raise awareness of the charity and the benefits of membership.

On behalf of the members and the Chief Executive of the Compassionate Fund we extend our sincere thanks for the commitment and dedication given to the Fund by all our Trustees, and particularly those who have retired from the Board during 2022.

Patron	The Chief Constable Shaun SAWYER Q.P.M.	
Trustee	Mrs Pennie Channing	Retired Officer
Mrs Sarah Jeffrey	Police Chaplain [Retired from the Constabulary].	

EVENTS AND PRESENTATIONS

During 2022, many events were cancelled due to the pandemic. We are grateful to those Police Officers and staff who have gone above and beyond to help the public in times of crisis and need, and for those who give up time to give presentations to community groups and businesses. This led to some unexpected but most welcome donations. We personally thank each person who gave their time to conduct these events, and for nominating our Charity as the beneficiary. We hope that external fund-raising events will increase in future years.

DONATIONS, LEGACIES & COLLECTIONS

The Charity has always relied on the month-by-month donations given by each Officer from their salaries. This ongoing commitment continues into their retirement with donations from their respective pensions. Without this loyal support from our members and the generous legacies and gifts, the charity would not be able to fulfil its core function to support those in need of help at the most challenging times in their lives.

Unfortunately, some of our loyal members passed away. In recognition of the help, they had received from the Fund, the families kindly donated a contribution to the charity, from the retiring collections made.

We would like to extend our condolences to all the families of officers, pensioners, police Staff, and volunteers who passed away in 2021/22.

The Charity is fortunate to be in receipt of some wonderful Legacies.

In 2021, we received the final accounts in respect of the legacy gift from the late Miss K. Pugsley. We still retain part ownership of two ransom strips of land, which in due course may realise further funds for our Charity.

Legacy gifts continue to underpin our healthy financial situation, affording the Charity to explore widening our remit.

During the latter part of 2020, the Trustees identified freehold premises near to Middlemoor HQ. It was agreed that this would be a suitable premise for a permanent home for the charity and to provide a fully accessible facility for our members. Now the building has been repaired, we hope to plan several events and activities to assist our members and build stronger links with the police families of Devon and Cornwall.

This would not have been achievable without the substantial legacy the Charity received from the late Miss Pugsley of North Devon.

MEMBERSHIP

In recent years, membership numbers have remained relatively stable, with an emerging upturn in 2022.

We continue to offer new recruits two years' free membership. The retention of officers is proving challenging for all constabularies, and this has an impact on our membership figures. This may in part be due to the changing demographics of the service, for example fewer officers remain in service for 30 years, and only view the police service as a short-term career. Officers have also faced unprecedented reductions in salaries and pension contracts in recent years so the incentive to support charities has declined.

The charity is committed to raising awareness of the Fund, promoting new interest in membership, by working closely with the Training departments, wellness team and senior management teams.

Prior to Covid-19 pandemic, the CEO attended sessions with new recruits, to promote the purpose and potential benefits of joining the charity. The improvement of membership among new recruits is marked due to this change of approach.

Sadly, the pandemic prevented these sessions, however alternative efforts have been made to ensure new recruits are given the opportunity to join. They receive information and membership forms in their joining packs. The CEO can attend via ZOOM or TEAMS technology, but this is less impactful on take-up rates seen previously.

We continue to lobby for regular attendance opportunities with new recruits, transferees, and pre-retirement presentations.

Historically only a small percentage joined [1 – 2%.] After the presentations started, the take-up rate improved dramatically, but the longevity of this will depend on the commitment of HQ to allow us access, and the levels of retention of officers. In-person presentations will now extend to other intake groups such as Transferees. The financial benefit to the fund will not be achieved until the increased numbers start paying subscriptions after two years, but the increase and longevity of membership is improving, which is the priority for our charity.

The CEO works in partnership with the Force Chaplains and is building positive networking opportunities with the Force Wellness Team and other groups such as NARPO. We seek to raise the profile of the charity within these teams, and in turn this may generate further applications to join or rejoin the charity.

Since the Fund is working to improve membership numbers and ensure the ‘traceability’ of our retired members, the Management Committee voted at the 2018 Annual General Meeting, to abolish the practice of offering free membership to members who reached their 70th Birthday. This decision was not taken lightly, but after careful consideration, it was identified that due to the new GDPR legislation, we could not obtain updated address details for members, unless this was via the monthly donations’ lists.

The Fund now has an interactive membership database, which will ensure that all member records and donations are kept up to date, via the monthly donations from salary or pension. The backdating of records is ongoing, and the Fund Administrator, Mrs Chrissie Parker, should be commended for her diligence in this onerous task.

Existing members who fell within the ‘Free membership’ category, received letters during 2019 and 2020 and the situation was published via our website, NARPO representatives and via the XDANDCC retired officer private website. We thank the Chief Constable’s office and XPS Pension providers for helping us to trace the addresses of those members who we had lost contact with.

We advise all members to check their salary slips or pension slips to ensure that their membership deductions are being taken at source. These are currently set at £3,30 per month.

The Fund Trustees are still able to award ‘Free Membership’ where there is need on ‘Compassionate grounds and proven financial need’.

There is still the opportunity for servicing officers to join or re-join the Fund without the requirement to repay donations dating back to the date they joined the constabulary. A 12-

month moratorium on making a grant application is applied to any new members in this category. This may be withdrawn at the discretion of the Trustees at any time.

We will continue to seek opportunities to meet with transferee officers and officers leaving the organisation at the point of retirement, an area where we are still losing existing membership.

Work is ongoing to explore the viability of offering membership to police staff.

MEMBERSHIP	2021	2022
Pensioners [contributing from pensions]	1036	1024
Serving Officers [contributing from salary]	943	909
New recruits in free membership period	121	303
Total	2,100	2,242

STRUCTURE, GOVERNANCE AND COSTS

The incumbent Chief Constable, Mr. Kerr, K.P.M, has been invited to be Patron of the Fund. We have volunteer Trustees who consist of serving and retired police officers, who are also members of the Fund.

All our Trustees are volunteers and give their time and commitment to the Charity free of charge.

The Fund employs a part-time Chief Executive Officer, and a part-time office administrator.

All the Financial reports and reviews were carried out by Kirk Hills Accountants.

The 2022 voluntary audit was carried out by Kirk Hills. No concerns reported.

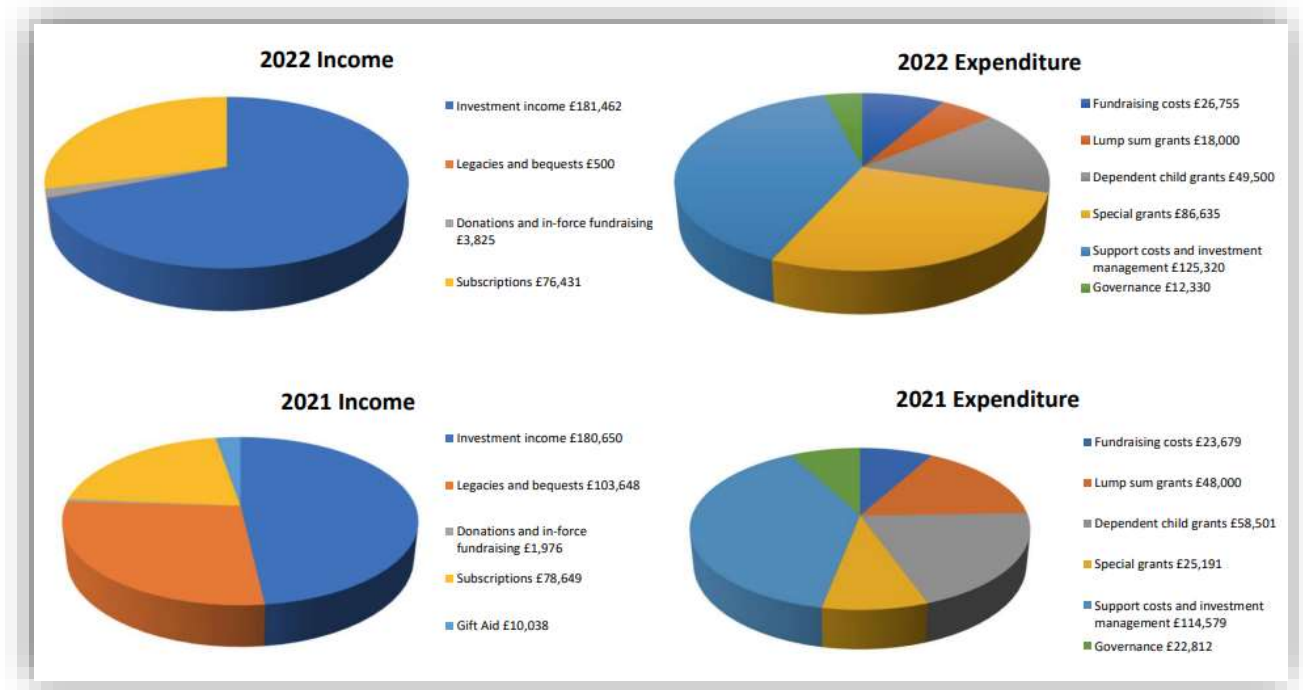
The list of Trustees and the accountants are listed at the end of this report and are recorded on the Charity Commission website.

The Trustees are committed to providing the highest standard of support for our membership, whilst keeping administrative costs to a minimum.

The Trustees would like to thank the Chief Constable and his office, for the support received during 2022.

SUMMARY OF INCOME & EXPENDITURE

Please refer to the Report of the Trustees and Audited Financial Statements for the year end 31 December 2022 which is submitted to the Charity Commission as a separate document.



STRUCTURE GOVERNANCE AND MANAGEMENT STATUS

The Fund is a Charitable Incorporated Organisation registered with the Charity Commission registration number 1191281.

The original charity will be retained under the auspice of the new Charitable Incorporated Organisation. The charity register number for the old charity identity will be 1191281-1.

It is an opportune moment to thank the resigning Trustees for their valued input and contribution to the Board and the smooth running of this Fund. We wish them well in their retirement from the Fund/constabulary.

I will take this opportunity to thank the Fund's accountants, the Investment Managers James Hayley-Bell and Alice Farrer for their professional advice and input over the past twelve

months, and Mrs. Dianne Paramore and Ms. Vikki Bounsall from Kirk Hills for conducting the Audit.

Sara Westcott

Chief Executive Officer

On behalf of the Trustees



REFERENCE & ADMINISTRATIVE DETAILS

Charity Name: The South West Police Compassionate Fund

Charity Number: 1191281

Principal Office: SWPCF
Unit 3 Providence Court
Exeter
EX2 5JL

Auditors: Kirk Hills
5 Barnfield Crescent
Exeter
Devon
EX1 1QT

Bankers: HSBC [D & CC WOCF accounts]
Stratus House

Exeter Business Park
Exeter
EX1 3QS

Unity Trust Bank [SWPCF accounts]
PO box 7193
Planetary road
Willenhall
WV1 9DG

Investment Adviser: Brewin Dolphin Ltd
12 Smithfield Street
London
EC1A 9BD

BOARD OF TRUSTEES AND STAFF AS AT 31 DECEMBER 2022

Patron:

Chairman: Mr. Nigel RABBITTS

Vice Chairman: Constable Natasha Hill

Secretary: Mr. David JAMES

Chief Executive Officer: Mrs. Sara WESTCOTT

Office Administrator: Mrs. Chrissie PARKER

TRUSTEES

Superintendents Det. Chief Superintendent Stephen PARKER

Inspectors Inspector Rachel MANIFIELD

Sergeants Sergeant Richard POOLE [Police Federation]

Constables

Constable Jenny TUCKER

Constable Martin BECK

Constable Anja JAMES

Constable Sampson HILL

NARPO

Cornwall

Mr. Spencer PRITCHARD

Plymouth

Mr. Vince BEDFORD

Co-opted Representatives

Pensioners

Pam GILES

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CEO:

Sara WESTCOTT

Office Administrator

Christine PARKER