

**THE ROYAL ULSTER CONSTABULARY GC –  
POLICE SERVICE OF NORTHERN IRELAND BENEVOLENT FUND  
(a Charitable Company Limited by Guarantee)**

**Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022**

---

The trustees, who are also directors of the charity for the purposes of company law, present their report with the audited financial statements of the charitable company for the year ended 31<sup>st</sup> December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Companies Act 2006 and the Charities Act (Northern Ireland) 2008, 2013 and 2022, the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102 (effective 15 December 2021) “Charities SORP (FRS 102)”.

Reference and Administrative details of the Charity, Trustees and Advisers:

Registered Company Number NI615340

Registered with The Charity Commission for Northern Ireland with charity number NIC104568.

Registered Office  
77-79 Garnerville Road, Belfast, Northern Ireland, BT4 2NX.

Website  
<https://policebenevolentfund.com/>

Directors & Trustees  
M. Lindsay, Chairman (retired 28 May 2022)  
L. Kelly, Chairman  
R. Fitzsimons  
D. Walsh  
G. Jenkins (retired 5 June 2022)  
S. Byrne  
E. Anderson (retired 1 June 2023)  
M. Sharma (appointed 20 April 2022)  
F. Sinclair (appointed 20 April 2022)  
J. Perry (appointed 22 June 2022)  
E. McCormill (appointed 21 September 2022)

Senior Statutory Auditor  
Michael Davis

Auditors  
George Hay & Company  
Chartered Accountants and Statutory Auditors  
83 Cambridge Street, Pimlico, London, SW1V 4PS

Principal Address & Registered Office  
Police Federation for Northern Ireland,  
77-79 Garnerville Road, Belfast, BT4 2NX.

Investment Managers  
CCLA Fund Managers Limited  
Senator House, 85 Queen Victoria Street, London, EC4V 4ET

Patron  
HRH The Duchess of Kent

Bankers  
Danske Bank  
Belfast Finance Centre, PO Box 183  
Donegall Square, West Belfast, BT1 6JS.

Solicitors  
Edwards and Co,  
28 Hill Street, Belfast, BT1 2LA.

Croasdailes LLP  
23 New Row, Coleraine, BT52 1AD.

Schroder & Co. Limited  
1 London Wall Place, London, EC2Y 5AU

**THE ROYAL ULSTER CONSTABULARY GC –  
POLICE SERVICE OF NORTHERN IRELAND BENEVOLENT FUND**  
(a Charitable Company Limited by Guarantee)

Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022

---

**Management Committee**

Chairman

M. Hamilton

Chief Executive & Secretary

G. Clarke

Treasurer

E. McCormill

Regional Officers:

No. 1

D. O'Rourke

No. 2

L. Colton-Brown

No. 3

G. Bennett

No. 4

T. Ross

No. 5

C. Moore

Retired Police Officers Association

B. Wallace

NI Police Officer Part-time Reserve Representative

T. Fuller

Executive Committee SANI

I Magee

**Structure, Governance & Management**

**Governing Document**

The Charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

**Trustees Induction and Training**

Trustees are provided with an induction pack containing key documents such as the founding document, management committee terms of reference, schemes handbook, annual accounts and details of professional advisors.

**Organisational Structure**

The trustees manage the charitable company. The full board of trustees meet quarterly at the charitable company's address. The full board of trustees are mainly concerned with policy matters in the activities of the charitable company. More detailed management matters are dealt with through the management committee which meets on a monthly basis reporting back to the full board at the trustees meeting. The trustees deal with all finances and decision-making including monitoring of income and expenditure staff salaries and any other major issues deemed appropriate.

Other Committee and Working Groups are formed on a temporary basis as and when necessary. Local Voluntary Welfare Groups have been incorporated into the charity to support the charitable purposes of the Fund.

None of the trustees receive remuneration from the charitable company.

During 2021 the Charity established the Resource, Audit and Risk Committee (RARC), to initially consist of the CEO and 2 Trustees including the Treasurer. The main aims are to review and monitor the resources generated and consumed by the Charity along with assessing the risks the Charity may be exposed to. RARC meets quarterly in advance of the board of trustees meeting and reports to the trustees.

The trustees of the charity have committed the charity to compliance with The Code of Good Governance produced by the Developing Governance Group in Northern Ireland. The Charity is also registered with the Fundraising Regulator.

**Risk Management**

The trustees have assessed the major risks to which the charitable company is exposed in particular those relating to the operation and finances of the charitable company and are satisfied that systems are in place to mitigate exposure to the major risks. A review of the Charity's risk management process is undertaken on a periodic basis.

**THE ROYAL ULSTER CONSTABULARY GC –  
POLICE SERVICE OF NORTHERN IRELAND BENEVOLENT FUND**  
(a Charitable Company Limited by Guarantee)

Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022

---

**Objectives & Activities of the Charity**

As set out in the Charity's Articles of Association, the Objects of the Charity, at the discretion of the trustees, are to relieve hardship, need and distress by means of monetary gifts or loans or by such other methods as the trustees shall determine among the following categories of people:

- Members of the Police Service of Northern Ireland;
- Pensioners of the Royal Ulster Constabulary GC and/or the Police Service of Northern Ireland;
- Ex-members of the Royal Ulster Constabulary GC and/or the Police Service of Northern Ireland who are not pensioners;
- Widows, widowers and dependants and partners of any of the above persons who are deceased.

and to provide amenities to members and former members of the Police Service of Northern Ireland who are sick or former members of the Royal Ulster Constabulary GC who are sick and to make such other disbursement as it thinks fit having regard to the state of the Fund.

The direct benefit which flows from this purpose includes improvement of conditions of life for the beneficiaries and their families, promotion of social inclusion and relief from feelings of social isolation, preservation of family life and alleviation of feelings of sickness and suffering. Benefits are evidenced through feedback from beneficiaries and their families. This purpose does not give rise to any harm.

**Investment Powers**

The trustees have discretion as to the manner in which funds are invested. Provisional advice in this regard is provided by the charitable company's appointed investment managers who have discretion to make investments on behalf of the charity to achieve the objectives of maximising income whilst allowing for capital growth. Investment performance is reviewed by the trustees on a regular basis.

**Reserves Policy**

The achievement of the objects of the charity requires the trustees to act so as to ensure the longevity of the fund. Many fund beneficiaries will require help over many years and needs may increase as they age, for example. This will necessitate the holding of significant investments to generate income to supplement donation incomes as well as a significant level of property assets in the form of the holiday apartments. This is required to support the charitable objectives of the Benevolent Fund.

The trustees of the charity therefore adopt a policy of retaining free liquid reserves (net current assets less current liabilities), including unrestricted cash at bank and after obligations under existing current liabilities, funds of approximately 3 to 6 months of normal expenditure on charitable activities and support/governance costs. Operating expenditure for the year 2022 was approximately £1.48m.

As at 31<sup>st</sup> December 2022 the net current assets totalled £1,053,932. Of these, £267,735 related to restricted funds and £786,197 to unrestricted funds.

**Properties**

These are used as holiday properties for beneficiaries of the fund and do not generate income. Users may make donations at their own choice. The level of donations received for 2022 were £59k. These properties were valued as at 31<sup>st</sup> December 2022 at £4,127,500. The properties require regular expenditure to maintain and manage, circa £150k per annum.

**Investments.**

The Benevolent Fund holds a range of managed investments with a market value as at 31<sup>st</sup> December 2022 of £3,610,894.

**Cash at bank**

The Benevolent Fund holds cash assets in a range of accounts including both deposit and current accounts. As at 31<sup>st</sup> December 2022 these totalled £990,772.

**THE ROYAL ULSTER CONSTABULARY GC –  
POLICE SERVICE OF NORTHERN IRELAND BENEVOLENT FUND  
(a Charitable Company Limited by Guarantee)**

**Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022**

---

**Income**

The charity obtains income by the following principal sources:

- Direct Donations from serving officers
- Direct Donations from retired officers
- Public Donations (including legacies)
- Investment income (including interest paid on cash holdings)

**Expenditure**

The Benevolent Fund expends its resources in the following main areas:

- Grant Making
- Maintenance of the apartments
- Supporting officers (serving and retired) to attend the Police Treatment Centres
- Support to Local Voluntary Welfare Groups
- Widows and Mothers Annual Trips

**Review**

The board of trustees and RARC will keep the financial position of the charity under review on a regular basis and adjust the distribution of the charity's funds. This will require an annual review of this policy which will consider relevant matters including but not limited to:

- Anticipated expenditure
- Investment performance
- Donations, including levels and trends
- Inflation

**Grant Making**

A key activity of the Benevolent Fund is the provision of grants to beneficiaries. With the exception of one restricted element of the Fund, these grants are means tested and require the approval of the management committee with the exception of emergency grants which are approved by the Chief Executive.

**Financial Review**

The Statement of Financial Activities for the year is set out on page 13 of the Financial Statements. The Charity reported Net Outgoing Resources for the year before other losses & gains of £55,162 (2021: £173,753).

Income this year has increased by £284,477 to £1,425,941 (2021: £1,141,464), mostly due to increased Donations and Legacies plus investment income.

Expenditure on charitable activities has increased by £181,788 in the year to £1,192,098 (2021: £1,010,310) largely due to the increased activities and events in 2022 following the lifting of COVID restrictions.

There has been a decrease in Support & Governance costs to £289,005 (2021: £304,907) due to lower broker fees offset slightly by higher staff costs.

There were unrealised losses on listed investments of £435,312 (2021: gains of £74,150) and realised gains of £Nil (2021: £232,212). This was due to the volatility affecting the stock markets in the latter part of 2022.

The Net Movement in Funds for the year amounts to a deficit of £490,474 (2021: surplus of £132,609) with total Funds retained at the year-end of 31 December 2022 of £8,801,340 of which £8,533,605 represent Unrestricted Funds & £267,735 Restricted Funds.

**THE ROYAL ULSTER CONSTABULARY GC –  
POLICE SERVICE OF NORTHERN IRELAND BENEVOLENT FUND**  
(a Charitable Company Limited by Guarantee)

Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022

---

**Achievements & Performance**

**Grants and awards**

During 2022, 45 grants were awarded amounting to a total of £78,831. In comparison, in 2021 44 grants were awarded amounting to a total of £89,435. 3 Emergency Grants were awarded amounting to a total of £1,829.

Beneficiaries can find themselves in conditions of hardship as a result of, for example, physical or psychological injury which can increase their sense of isolation and feelings of suffering and thereby negatively impact on family life. These grants were made against a background of financial need and thus directly improve the conditions of life for beneficiaries and their families by the relief of hardship.

The Benevolent Fund helps serving and retired officers, widows and dependents.

The widow of an officer describes the difference the Benevolent Fund made to her;

*“Without the help of the Benevolent Fund I would have no quality of life. The Fund has provided a very welcome lifeline in these difficult financial times...I am so grateful for the help.”*

One former officer commented;

*“I was fortunate to receive a not inconsiderable amount of help from the Benevolent Fund. A fill of heating oil and shopping vouchers...We are incredibly grateful to the fund – it helped us over a particularly difficult time, relieved pressure and stress”*

In 2022, Education grants were awarded to 5 dependent children to a total of £8,500 a slight fall from 2021 where 7 grants to a sum of £10,500 were made (which is the same as in the year 2020). These grants assist beneficiaries in, for example, the purchase of school uniforms, textbooks or equipment or the payment of university or similar fees. These grants enable children to avail of education which may otherwise have been much more difficult or potentially unattainable. This directly improves the conditions of their life by improving their opportunities and by reducing social isolation that may otherwise affect the children and indeed their families.

**Benevolent Fund Apartments**

The Benevolent Fund provides holidays for widows, bereaved partners and retired members at a number of holiday apartments. These enable beneficiaries to avail of a holiday which will enable them to have a period of relaxation in an environment in which they feel comfortable. The properties can also provide breaks which our beneficiaries might otherwise find difficult to afford. The properties therefore improve personal and family wellbeing for our beneficiaries.

It is also the case that by dint of their former employment as a police officer or as a widow(er) or bereaved partner of a police officer, beneficiaries can easily feel isolated; this environment of the Benevolent Fund properties can reduce this sense and encourage relaxation reducing social isolation and providing a relief from feelings of suffering and stress.

The holiday breaks are of 1 week’s duration (and a beneficiary can avail of up to 2 breaks annually). The impact of the Covid 19 pandemic was clearly experienced during 2021 with the holiday properties Benevolent Fund providing 706 breaks, an improvement on the situation in 2020 when the Benevolent Fund was only able to offer 51 holidays and something approaching a return to normality (in comparison with 2019 during which 822 breaks were provided).

2022 saw a continued return to pre pandemic levels with 935 holidays being provided.

One of our holidaymakers wrote;

*“It was wonderful to avail of one of the Fund’s cottages for a holiday in 2022. It enabled me to have a short break which would otherwise not have been possible...the break was a blessing benefitting my emotional and mental health...Thank you”*

**THE ROYAL ULSTER CONSTABULARY GC –  
POLICE SERVICE OF NORTHERN IRELAND BENEVOLENT FUND  
(a Charitable Company Limited by Guarantee)**

**Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022**

---

**Attendance at the Police Treatment Centres**

Policing is by its nature an occupation which carries with it a substantial risk of harm. These harms can be physical and/or psychological and can endure long into retirement. The Police Treatment Centres (PTC) in England and Scotland exist to support officers and ex officers in their recovery. This will not only reduce their direct pain and suffering but can also improve the quality of life for them and their families and reduce feelings of sickness, suffering and potential social isolation as a consequence of their injuries.

For serving officers the provision of PTC based interventions (such as intense physiotherapy) can also facilitate early return to work reducing the impact of sick and injury related absence on the delivery of service to the wider community by the PSNI. Effective interventions can also prevent conditions from worsening and becoming more severe and enduring. Of course, illness and injury arising during service do not end on retirement from the police service. Retired officers can and do continue to suffer pain and discomfort.

During 2022 the Benevolent Fund supported 144 serving and 38 retired officers to attend for treatment. By way of comparison, during 2021, the Benevolent Fund supported 72 serving and 28 retired officers to attend.

Attending the PTC aiding their recovery, reducing their level of suffering and in the cases of serving officers potentially reducing the duration their absence from duty and lessening any restrictions on their ability to perform the full range of police duty. Although the Fund's operations in this field were obviously substantially curtailed, the benefit of this facility can be illustrated by reference to a few comments from some of our beneficiaries.

A serving officer described the benefits that attendance at the PTC had provided thus;

*"I had been suffering prolonged pain which was making my work and private life very difficult. I was literally amazed at the improvement...something which sporadic physio at home was unable to do! This enabled me to enjoy my work and private life which also boosted my mental wellbeing...I was enabled to do my job and enjoy my life in a way which I would not otherwise have been able to do"*

A retired officer wrote:

*"The support was paramount to helping me. Being able to unwind and receive physio really and truly made a difference to my general wellbeing and future outlook...If I hadn't attended the Centre at that time I would have spiralled downwards at a fast rate. The treatment helped me stabilise so I could continue and then look into future treatments"*.

**Local Voluntary Welfare Groups**

During 2022, the Benevolent Fund also provided funding of over £205k to 25 Local Voluntary Welfare Groups across Northern Ireland.

These groups seek to support the welfare needs of their membership to improve their quality of life and general health and wellbeing. These groups have a membership of over 7,000, comprising retired members, spouses and widow(er)s and bereaved partners.

These groups provide an opportunity for their members to maintain bonds of friendship, cohesion and mutual support. These groups can provide an environment where common experiences can increase feelings of safety and security for their members, this improving their quality of life and reducing the social isolation that can otherwise develop.

Groups undertake a range of different activities dependent on their location and the wants and needs of their members. These include monthly meetings and events such as bingo nights and coffee mornings as well as trips, for example to concerts and shows or breaks further away with groups this year visiting (for example) England or Scotland.

The Local Voluntary Welfare Groups also assist and support those who are unwell or less mobile by visiting with them and ensuring that they are kept engaged and encouraged. This has been a very significant focus for the Local Voluntary Welfare Groups as they maintained remote visiting and befriending calls ensuring that feelings of isolation and loneliness amongst some very vulnerable people were addressed as far as possible.

**THE ROYAL ULSTER CONSTABULARY GC –  
POLICE SERVICE OF NORTHERN IRELAND BENEVOLENT FUND**  
(a Charitable Company Limited by Guarantee)

Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022

---

**Widows Trips**

The Benevolent Fund organises a number of breaks for the widow(er)s in Northern Ireland and England. The break allows for a group of people with shared and similar experiences of loss to relax together, building and sustaining bonds of friendship and mutual support. This can in turn help to reduce the isolation and loneliness that such loss may lead to.

In 2022 the Benevolent Fund was able to offer breaks to 75 widow(er)s. This was a slight increase on 2021 when the Fund were pleased to be able to assist 64 widow(er)s to avail of a trip either within Northern Ireland or in England.

**Public Benefit**

In setting out their objectives and operating the charity, the trustees have given careful consideration to the Charity Commission NI's guidance on public benefit. The charity provides a significant public benefit given the relatively wide range of potential beneficiaries. As significant elements of our work support serving officers and thereby the Police Service of Northern Ireland, there is a wider public benefit to broader society.

**Trustees' Indemnity Insurance**

There is an insurance policy in place to indemnify the trustees.

**Statement of Trustees Responsibilities**

The trustees who are also directors for the purposes of company law are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources (including income and expenditure) of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant information of which the charitable company's auditors is unaware, and
- the trustees has taken all steps that they ought to have taken as to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**Independent Auditors**

The auditors, George Hay & Company, have indicated their willingness to continue in office, and a resolution concerning their reappointment will be proposed at the Annual General Meeting.

**THE ROYAL ULSTER CONSTABULARY GC –  
POLICE SERVICE OF NORTHERN IRELAND BENEVOLENT FUND  
(a Charitable Company Limited by Guarantee)**

**Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022**

---

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

**ON BEHALF OF THE BOARD:**

**L.Kelly – Trustee**

**DATE: 14th June 2023**