



FAMILY FUND POLICY

1 Charitable purpose and objective

1.1 The Elders of Christ Church Newland apply the funds of Christ Church Newland Family Fund at their discretion and in accordance with the charitable purposes and objectives of the Newland Christian Trust (NCT).

1.2 The Elders will appoint a sub-group of the Pastor, Compassion Ministries representative and a member of the Finance Team to consider the distribution of beneficial grants on its behalf and to make recommendations in accordance with the charitable purposes and objectives. Any decision whether to award a grant remains solely the responsibility of the Elders but is delegated to the sub-group.

2 Priorities for support

2.1 The amount of relief that can be supported by the Christ Church Newland Family Fund is necessarily limited to the amount of funds that are available for distribution each year. The Christ Church Newland Elders have determined that the current priorities for funding are:

The relief of members in financial difficulty within the Christ Church Newland fellowship or as determined by the Elders from time to time and in accordance with this policy.

2.2 The priorities for support will be reviewed by the Christ Church Newland Elders every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the NCT as set out in the Articles of Association.

3 Principles applied in determining grants

In awarding grants, the Christ Church Newland Elders – delegated to the sub-group – will apply the principles set out below.

3.1 The Christ Church Newland Elders (delegated to the sub-group) will consider any requests or known situations that are eligible for consideration for emergency funding:

- From the Christ Church Newland congregation, although exceptional consideration may also be given to emergency requests from other churches in the Christ Church Network

¹ The Christ Church Network is the operating name of the Newland Christian Trust: a Christian charity (1101648) and Limited Company (04976143)

- The sub-group appointed by the Christ Church Newland Elders will have wide discretion to determine what constitutes emergency funding.

3.2 Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the Christ Church Newland Elders or designated sub-group.

3.3 The Christ Church Newland Elders (delegated to the sub-group) will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in this policy.

4 Applicant and due diligence

4.1 The Christ Church Newland Elders (delegated to the sub-group) will carry out sufficient due diligence on any potential beneficiary to:

- Confirm the identity of the beneficiary
- Ensure that funds are applied in accordance with the NCT's charitable purpose
- Ensure that funds are not knowingly used for:
 - Money laundering in accordance with the operative Money Laundering regulations
 - Terrorist financing in accordance with the Terrorist Act 2000
 - Bribery in accordance with the 2010 Bribery Act.

4.2 The Christ Church Newland Elders (delegated to the sub-group) will adopt a risk-rated approach to due diligence. Risk factors will include the size of the grant, and the nature of the relationship between the charity and the applicant.

4.3 Grant size will be an important risk factor and the larger the grant the greater will be the likely level of due diligence undertaken.

4.4 Where the proposed beneficiary is well known to the Christ Church Newland Elders (delegated to the sub-group), and the relationship has been long-standing and well-established, the amount of due diligence undertaken is likely to be reduced.

5 Administration

5.1 For smaller grants, requests may be made informally. Where specific needs or situations are known, grants may be made at the discretion of the Christ Church Newland Elders (delegated to the sub-group) without any form of request.

5.2 For larger grants in excess of £250, the Christ Church Newland Elders, via the delegated sub-group, should be confident of the purpose of the proposed grant and for what it will be used.

5.3 If a proposal is likely to involve a substantial amount, this should be considered by all the Elders.

5.4 On occasion, depending on the individual circumstances and at the discretion of the sub-group, a grant may be awarded in the form of a loan. Arrangements for subsequent repayment of the loan will be agreed between the person and the sub-group.

5.5 With the agreement of the Trust and the beneficiary, grants will be provided by means of an electronic banking transfer or a cheque. The Trust's normal payment authorisation process will be applied to any payments.

5.6 Where the grant is for a specified purpose, and in situations where that purpose does not proceed or where any grant or part thereof remains unused, unused funds must be returned.

5.7 Where formal written applications have been received, or other records maintained, these will be stored and subsequently disposed of in accordance with the Trust's policy on data protection and prevailing Data Protection legislation.

5.8 Formal records will be kept of all grants, but these will remain confidential with the exception of the Finance Team (for accounting purposes) and the delegated sub-group. The Christ Church Newland Elders will receive anonymised full reports of all grants made.

6 Decision making

6.1 The decision of the Christ Church Newland Elders (delegated to the sub-group) on whether to award a grant is final.

6.2 The Christ Church Newland Elders (delegated to the sub-group) are not obliged to provide an explanation to applicants in the event that their application is not successful.

February 2022

(Revision due February 2023)