

2011/2012 HIGHLIGHTS



Over the past five years the charity is proud to have made grants totalling just under **£3 million** to support worthwhile causes that make a real difference to the lives of individuals



CSiS Charity Fund   
Helping Public Service Communities



IMPACT REPORT 2011/2012

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## Statement from the Chairman

I am delighted to introduce this Impact Report for 2011-2012 which describes the work of the CSiS Charity Fund.

CSiS Charity Fund has a long history, dating back over a hundred years. It was originally set up as a discretionary benevolent fund to provide extra financial support exclusively to the dependants of deceased policyholders of the Civil Service Insurance Society (CSiS).

We still provide that help, but the charity has changed out of all recognition since it was reconstituted as an independent charitable company five years ago. We have expanded the range of bodies we give to and we have tried to be flexible and innovative in the help we give, directly and indirectly, to an increasingly wide range of serving, retired and former civil and public servants.

Our funding comes entirely from the trading profit of the Civil Service Insurance Society and the investment of our reserves. We hope this Impact Report will demonstrate how the money generated by the insurance business goes back into the community from which it originated and is used to make a real difference to the lives of some very needy individuals.

Chairman  
Gill Noble



Gill  
Noble

## Statement from the Chief Executive of CSiS

We all live in difficult times and many of the challenges facing the insurance industry today are driven by the hard economic climate in which we live.

It is therefore reassuring that the surplus income donated by CSiS has reached the £3,000,000 mark in the last 5 years.

This in turn has enabled the CSiS Charity Fund to do such valuable work in supporting many important charitable organisations throughout the UK.

This is truly a "virtuous circle" involving the CSiS Team, its Policyholders, the Trustees and ultimately the beneficiaries whose circumstances have been brought to life in this Impact Report.

We will all work hard to ensure that our financial support to the civil and public service community in need or hardship will continue for many years to come.

Chief Executive of CSiS  
Kevin Holliday



Kevin  
Holliday

## Introduction to CSiS Charity Fund

### Who are we?

We are an independent registered charity linked to the Civil Service Insurance Society (CSiS), a "not for profit" insurance intermediary which markets insurance products exclusively to civil and public servants. CSiS's entire trading surplus is paid into the charity under a Deed of Covenant, and the charity's independent Trustees then distribute the money to a wide range of organisations, mainly but not exclusively civil and public service charities.

### What do we do?

The charity's purpose is to help relieve need, hardship and distress amongst serving, former and retired civil and public servants and their families, both directly and by action in the local communities in which they live. The Trustees see their role as putting the trading surplus of CSiS to good use, supporting worthwhile causes that make a real difference to the lives of individuals and putting the money back into the community from which it originated.

### How do we do this?

The charity achieves its aims by giving grants. Some of these are made directly to individuals and the charity supports directly a small number of widows of deceased CSiS policyholders. However, because we do not have the resources to handle the casework involved in direct support of large numbers of individuals, we work through other charities and welfare organisations that can help us achieve our aims, either by administering grants on our behalf or by funding projects which will be of more general benefit to our target client group. The Charity for Civil Servants – previously called the Civil Service Benevolent Fund and the largest civil service charity – is our main partner, but we work with an increasingly wide range of other charitable organisations.

### Who do we help

We provide help, directly and indirectly, to a very wide range of people within the civil and public sector including current, former and retired employees of:

- Government departments
- The armed forces
- The NHS
- Local government
- Government agencies
- Privatised bodies which were formerly part of the civil service such as BT, the Post Office and British Railways.

### How have we helped

**We donated over £800,000 to individuals and other worthwhile causes in 2011. The following pages show some of the grants we made, the organisations we were pleased to work with and support, and the impact we know our grants made to the lives of some very needy individuals.**

The Annual Report & Accounts, which give more information about our governance arrangements, our finances, and the grants we have given can be downloaded from our website at [www.csischarityfund.org](http://www.csischarityfund.org) or visit the website through CSiS at [www.csis.co.uk](http://www.csis.co.uk)

## Our Beneficiaries

The CSiS Charity Fund offers financial assistance to spouses of deceased policyholders of the Civil Service Insurance Society. For someone to be considered for a hardship grant, their spouse only needs to have held a current home, motor or travel insurance policy at the time of their death.

The Charity Fund currently helps ten widows with annual grants towards their everyday living expenses. In addition, one-off grants can be given to help with exceptional expenses such as the cost of replacing a cooker or fridge, or a new bed. All grants are discretionary and awarded on the basis of individual circumstances.

Our widows are very grateful for the support they receive. Our grant very often means they can afford to have a little extra and also helps to take away the worry of not being able to make ends meet. Here are a few examples of what our help has meant:



**“ Many thanks for your lovely letter awarding me the grant. I am over the moon and I don't have to worry about paying the bills now.”**

**“Thank you so much. Due to my disability I'm unable to use public transport and your grant means I can afford to take a taxi once a week to the town and meet my friend. It really gives me something to look forward to.”**

**“I can't thank you enough for your help. It has made a huge difference to my life and I am so much happier now.”**

**“It's lovely to know how many people are being helped by your Charity Fund. I know you make my life a lot more pleasurable, for which I thank you.”**

**“My new heating system is up and running – wonderful to have hot water again. I don't know what I would have done without your help as I could never have managed on my own.”**

## The Charity for Civil Servants Donation of £250,000

The Charity for Civil Servants (previously called the Civil Service Benevolent Fund) is our main partner in achieving our aims, and the recipient of our largest annual grant. They offer a wide range of information, advice, support and financial help to serving and retired civil servants and their dependants. Our donation goes in particular to support their hardship grants including top up fees for nursing care costs. The following examples demonstrate the sort of individuals helped with our support.

Jennesha, who is profoundly disabled from birth from Rhett's syndrome, lives with her mum, Carrieann, and her two brothers in a house which had been converted to meet her needs but which left no room for family life. The house could not be enlarged and the family could not move because of Carrieann's civil service job. The Charity for Civil Servants paid £18,000 to construct a sensory room in the garden for Jennesha so that her mum and her carers could look after her there, and the family could get some of the space back in their home. Another charity and local fundraising paid for the sensory equipment which makes a massive difference to Jennesha's quality of life.

**“we cannot thank you all enough for your help, it was truly a gift of a lifetime”** Carrieann



Pam was fighting to recover from breast cancer while looking after her 85 year old father. Realising that her mental health was suffering, she looked for voluntary work, but found it difficult to find something suitable locally that fitted round her treatment and her father's needs. Before she had retired she had been a civil servant in the Home Office. She needed help with clearing a small area of her tiered back garden so that she could grow vegetables and have some sense of achievement. The Charity for Civil Servants paid £1200 to transform the garden, making a huge difference to Pam's quality of life.



Part of our donation to the Charity for Civil Servants is used to top-up nursing home fees enabling residents to stay in their chosen home. This help made a tremendous difference for many families.

**“Once again on behalf of our family I must thank the Charity for Civil Servants for the support they gave mum over the last five years. Without this help mum would not have been in such comfortable surroundings”.**

**“I am writing to thank the Charity for Civil Servants for financial support to my mother whilst she was alive. The generous support meant that she was able to live the last years of her life with dignity in a friendly and supportive environment”.**

## Civil Service Retirement Fellowship (CSRF) Donation of £80,000

Our donation was used to support the production of the "avanti" magazine which is a vital form of contact and recruitment for the CSRF. The Fellowship's social groups all benefit from the magazine as it enables them to publicise their activities and promote their local services and support to members.

"The donation we received from the CSiS Charity Fund in 2011 helped us strengthen and build on our relationship with our members. Aside from positively supporting our national social group network, the magazine has promoted new member benefits, recruitment drives and fundraising initiatives. It also was an essential tool for the launch of our telephone befriending scheme at the end of 2011 which has already made a positive difference to lives of many of our members who experience loneliness and social isolation".



## BT Benevolent Fund Donation of £50,000

The BTBF used our donation to help accelerate their Pensioner Contact scheme which aims to identify people in need who may not otherwise know of their existence. It is also a major resource for the Care in the Home scheme.

"As ever, in 2011 the BT Benevolent Fund was extremely grateful for the generous donation received from the CSiS Charity Fund. These are just a few of the people it enabled us to help"

- A BT employee aged 24, a life-long sufferer from cystic fibrosis, who had a successful lung transplant. The Fund helped to pay her mortgage and council tax during her recovery period, easing financial worries and ensuring she did not return to work too soon.
- A BT engineer aged 42 whose marriage had broken up and whose 15 year-old son was living with him. Having had to move out of the marital home, he had secured a Housing Association flat, but had very few of the necessary furnishings. The Fund provided a cooker, and made a grant of £250 towards essential items.
- A former employee of 50 who had to give up work because of agoraphobia. Living with her grown-up son who has learning and behavioural difficulties, she had no savings to pay for a new gas cooker when hers was condemned as unsafe. Since she was sleeping on a mattress on her bedroom floor, the Fund also bought her a new bed.
- A BT pensioner of 84 who responded to one of our pensioner contact letters, needing a shower installed as she was no longer able to get in and out of the bath safely. She and her late husband had combined BT employment of 55 years and we were delighted to be able to grant £2,000 towards the cost of the necessary adaptations.
- A very independent BT pensioner of 78 who had a very low income and no savings. She approached the Fund needing a new fridge, but we were pleased to be able to also start a modest weekly grant and award a Care in the Home payment to pay for taxis for essential trips to doctor, dentist and hospital appointments.

## The Rowland Hill Fund Donation of £35,000

The RHF help employees of Royal Mail and the Post Office (either current, former or retired). They use our donation towards the cost of their mobility grants enabling more beneficiaries to enjoy greater freedom in their lives.

Here are some of the individuals who have been helped.

**Anthony** has been suffering from serious lung problems since September 2011. He is no longer able to work and his wife has had to give up her job to care for Anthony and their disabled son. Anthony rang on 23rd December to advise he had had a heart attack and is now on oxygen, he has been given 3-5 years to live. As he cannot walk very far, he asked for help with an Electric Powered Vehicle to allow him to go out with his wife and to make the most of the time he has left.



Anthony

**David and his 13 year old son Christopher** both have a muscle wastage disease and loss of mobility. They both have to be assisted up and down the stairs and this was not only taking a toll on David's wife but also on both of them. They approached the Fund for help towards the cost of a stair lift which has made a significant difference to the whole family.



David & Christopher

**Dorothy's Riser Recliner Chair** needed a new motor and control box. Dorothy is in poor health after suffering a fall and spent some time in hospital. Although the chair is 8/9 years old, it is in good condition and Dorothy feels comfortable in it.



Dorothy

## Crown Housing Donation of £14,500

Crown Housing Association was originally set up to provide sheltered accommodation for retired civil servants but now provides affordable housing for people who work in any area of the public sector, such as the NHS, education, ambulance and police services and local authorities.

The donation was split between three residential homes and has provided new garden benches, help towards the cost of converting a bungalow into a much needed communal facility, and last but not least a Wii console and TV for the tenants lounge.

**“I can’t begin to tell you how much joy the Wii has brought the tenants. There is not a day goes past when it is not on. We are starting to use it for tenants to follow exercise classes in the coming months and we are also going to purchase Zumba and give it a bash!”**



## Benenden Charitable Trust (BCT) Donation of £25,000

The Trust exists to help people who are in financial difficulties due to sickness, disability, infirmity or any medical condition that the Benenden Healthcare Society is unable to help with through its core services.

The CSiS Charity Fund has supported the BCT each year since its inception in 2005 and during 2011 the type of help given by the Trust included:

A grant to a Mum of two young children, who was diagnosed with Hodgkin’s Lymphoma and had been undergoing various treatments. The illness was putting a huge strain emotionally and financially on this family and they were struggling to make ends meet.

A grant was awarded to a young man suffering from Duchenne Muscular Dystrophy. He already had an NHS wheelchair but this is only suitable for indoor use. He also suffers from Osteoporosis and the suspension on his indoor wheelchair meant he could not go over any rough surfaces outdoors as it was too painful for his back. Help was given towards the purchase of a specialist terrain chair which gives him greater mobility and freedom.

## MOD - Family Activity Breaks (FAB) Donation of £20,000

FAB is an MOD sponsored project, in partnership with the Youth Hostel Association, that provides activity based holidays for bereaved service families in an adventurous but safe environment.

During 2011 FAB provided 48 bereaved families with an exceptionally high standard of activity holiday. A full range of activities was available including horse riding, kayaking, rock climbing and other adventurous outdoor pursuits.

**“Our families came from a variety of backgrounds and circumstances which allowed an excellent level of networking and peer support, so often desperately needed. We are convinced that FAB offers a unique experience that not only provides a great holiday but contributes to the healing of a bereaved family”.**



## The Railway Benefit Fund Donation of £25,000

The Railway Benefit Fund was formed in 1858 and provides financial assistance and practical help to active and retired railway employees and their dependants in need.

**“More than three-quarters of those we helped last year spent their working lives entirely in the public service with the former British Railways Board. Finding the funds for all the people we wish to help is not easy in the current climate and we have run at a deficit for a number of years. The decision of the CSiS Charity Fund to assist our fund was enormously welcome and has enabled us to continue to help a higher number of people than we may otherwise have been able to. As a direct result of the CSiS Charity Fund’s help we have also been able to implement a long overdue uplift in thresholds increasing our grant giving to our Beneficiaries last year”.**

## Relatives & Residents Association Donation of £10,000

The Relatives & Residents Association is there for people who call for advice at what is often a critical turning point in their lives – when they’re trying to find and pay for long term care for themselves or for a loved one.

**“The advice line remains at the heart of the R&RA’s work and has become an inspiration and mentor to others wanting to set up a localised support service. New partnerships are now opening up to support extension of this service and we hope more will follow. This is a service so well respected that other charities for older people refer their callers to it”.**

Part of the donation was used to assist the Charity with their objective to recruit more volunteers for the advice line. Newly appointed volunteers include three top quality former civil servants to supplement the helpline and reinforce their existing strengths.

**“Being enabled to pay volunteers fares and expenses has made all the difference”.**

## Prison Officers Association Donation of £10,000

Part of the donation was used to set up a confidential stress/support helpline which has proved a great success and receives in excess of 60 calls per week. The remainder of the donation was used to assist with therapy to support members who are not at work due to an injury or illness.

**“Within a few days I could already feel the benefits of a stress free environment and therapies that were making an impact not only physically but mentally as well, I could feel myself grow stronger as the week went on”**

## Post Office Orphans Benevolent Institution (POOBI) Donation of £10,000

Our donation helped POOBI to fund a further year of their "Rising Stars" bursary scheme to help talented children from low income families, and to expand it to cover a new apprenticeship support scheme. For example, a talented young trumpeter is realising her dreams thanks to help from POOBI. She is studying for a Bachelor of Music at the Royal Academy of Music in London and has been helped with costs towards instruments, tuition, sheet music and travel expenses. Her grandmother said:

**“I don’t think she would be at her present stage of musical development without the help of POOBI”.**

Other talented students are currently being helped with costs towards their courses for carpentry, construction and geology.

## In a major new initiative for 2011, we donated £163,000 to the hospice movement

**A major new initiative for us in 2011 was our work with the Hospice movement which resulted in total donations of £163,000 to hospices in areas of the country where large numbers of civil and public servants live and work.**

**£45,000 to Hospiscare, based in Exeter** - £25,000 was used to complete the funding of the building work for their new Day Hospice at Tiverton. The Centre provides a range of support services to patients and their families from day care, clinics and complementary therapies through to carer and bereavement groups. The remaining £20,000 was used to upgrade the garden and allow access for wheelchairs to ensure that all patients are able to enjoy the lovely gardens.

The Chief Executive said:

**“Thanks to the generosity of CSiS Charity Fund Hospiscare has been able to design and plant a beautiful garden at its new Mid Devon Day Hospice. The Day Hospice provides care and support to patients who are approaching the end of their lives and also helps their families. Services provided at the Day Hospice include day-care, hairdressing, craft activities, therapies and bereavement support.”**

**“The garden is a very important facility for patients and their carers. Thanks to the grant the paths are wheelchair friendly and the design includes a gazebo and summerhouse. Patients and carers are able to enjoy the expert planting and the calm and restorative environment. We are very grateful for the grant from CSiS Charity Fund which made this possible”**

**£43,000 to Claire House**, a children’s hospice in the Wirral which needed additional funding towards their project to extend the “Butterfly Suite”. This suite is a unique facility which allows two families at any one time to spend precious hours and days with their loved ones.

**“This project was crucial to us as it is imperative that we offer the very highest quality facilities to grieving families. The new layout will avoid the need for two families to share a common lounge space should both rooms of the Butterfly Suite be in use at the same time. We are very grateful to the CSiS Charity Fund for their donation”.**



Hospiscare  
Exeter



the results...

In a major new initiative for 2011, we donated £163,000 to the hospice movement

**£50,000 to St. Joseph's Hospice in Merseyside.** Keith Cawdron, Chief Executive at St Joseph's Hospice Association, has commented:

"This grant from the CSiS Charity Fund has enabled us to go ahead with improvements to our services that would not have been possible otherwise. In an 11-bed unit we are converting an elderly double room to two high-quality single rooms. We know from recent experience that patients at the end of their lives (and their families visiting them) prefer to have single rooms. So this will increase the privacy and dignity of the patients who use these rooms, and respond to proven patient choice. We would expect those rooms to be used by around 26 patients in a year, nearly all of whom will die there. They will be cared for in a place they (and/or their families) have chosen with enhanced privacy and dignity.

The work was finished last Friday and the first patient was admitted to one of the rooms on Monday. We're very happy indeed with the result which will make a real difference to our ability to admit patients and to the quality of the environment in which patients in those 2 rooms are cared for".

Jacinta Cannon, Director of Clinical Services at the Hospice, has said:

"The other aspect of the project made possible by the grant will benefit all the patients who use the 11-bed unit. By altering entrance arrangements and introducing improved door security we will have a fully secure entry system which will ensure that all visitors to the unit can only be admitted by staff. This is not possible under current arrangements. It will increase the security of all the patients in that unit as well as increasing their privacy. As a hospice with very little money in reserve to fund this kind of development, I am deeply grateful to the CSiS Charity Fund for funding work that is of such practical benefit for so many patients."

Work is now complete on the much needed improvements



**£25,000 to St Oswald's children's hospice in Newcastle.**

A young adult's service was piloted to allow patients to continue to use the services of the hospice when they reach the age of 18. A new lounge with modern décor computer and media suite has been developed and the Charity Fund were pleased to sponsor the cost of improving access to the garden, extending the patio and providing barbeque facilities for the teenagers.

Nikki Wilkinson, Campaign Manager, commented:

"You enabled us to greatly extend the patio area. We now have a lovely, large and fully accessible space in which to enjoy drinks, games and alfresco dining. The magnificent barbeque is perfect for parties on a warm evening, while the new roof means we get to enjoy our outdoor space despite the Newcastle weather."

"It is fantastic to know that young people turning 18 are now able to stay with our service – and even better to welcome back some of the young adults who have had to leave us in the past. They are all thrilled to be staying with us again, and thoroughly enjoying the new living area. In fact the nurses suspect it may soon be difficult to persuade the young people to return home after their short break at St. Oswald's!"



"It was the best thing ever, opening the Young Adult's Service. it's nice to be with my friends again and talk to the staff, who I consider to be my friends too".



Dave the Hospice chef, was honoured to carry the Olympic Torch through Newcastle and took the torch along to the Family Fun Day recently held in the gardens. As you can see even the rain couldn't dampen the spirit of the occasion!



## Smaller but equally important donations of £5,000 were given to each of the following organisations:

### The Canterbury Oast Trust

The Trust, based in Kent, provides a home, 24 hour care, and a programme of personal development, work training and work experience for adults with a learning or physical disability. The purchase of a much needed new tractor for the farm, which is essential to the operation of the Rare Breeds Centre run by the Trust, was a very welcome sight for the farm manager.

### Civil Service Sports Council (CSSC)

A sponsorship scheme is in operation to assist disabled and disadvantaged sports people. The scheme aims to target members with disabilities or those experiencing financial hardship, and who, without help, may struggle to achieve their chosen sport or recreational activities. The scheme has helped members within a variety of chosen sports including wheelchair pool, scuba diving, sitting volleyball, and many others.

### Health and Social Services Recreational Association (HASSRA)

The scheme mirrors that of the CSSC and has also helped many members to achieve their potential within their chosen sport such as; competing in the World Transplant Games, golf and a sign language course, to name but a few.

### Tax Help for Older People (TOP)

TOP provides free practical professional help to older people on lower incomes. Help is given through home visits, phone calls and surgeries and operates through Volunteers, including many from HMRC. This service saves many vulnerable people from overpayment of income tax and in many instances substantial refunds are received by the beneficiaries.

### National Council for Voluntary Organisations (NCVO)

The donation is used to support bursary places on the "Working for a charity" courses for people with a public sector background who wish to develop their careers as managers within the voluntary sector. Many of the students have been out of work for some time, had periods of illness or have been made redundant.

**"The course I took started in May and I got a job the following month. I know it helped with the process of gaining the 'transition job' I needed. The course was a really important step towards developing my career in the charity sector."**

### Overseas Service Pensioners' Benevolent Society (OSPBS)

The main aim of the Society is to help relieve poverty by giving financial assistance to pensioner members of the Overseas Service Pensioners' Association (and their dependants) who have served in an overseas Civil Service.

The scope of assistance given includes small ongoing grants towards living costs and sometimes a one off grant for a specific need such as a special bed or essential house repairs.

Resources are limited and there is a real need for help towards the cost of respite, convalescence and much needed holiday breaks. The CSIS Charity Fund grant is used to assist with these costs. Members are extremely grateful for the grants, as some of their comments show:

**"I cannot take a holiday and leave my mother. Your grant will let me take her with me to where there are disabled facilities and nursing care"**

**"With your help I had a chance to see sea views and new places, when before I was in my flat for nearly a year".**

## Our Finances

### Over the past five years, CSiS has made donations totalling £3 million to the CSiS Charity Fund

**Over the same period, the charity is proud to have made grants totalling just under £3 million to support worthwhile causes that make a real difference to the lives of individuals, and has promised a further £709,000 for payment in 2012.**

**Grants have been made to over 50 different charitable organisations throughout the UK, all listed in our Annual Reports and Accounts.**

The £3 million paid out in those five years includes:

- £185,000 to the widows of deceased CSIS policyholders
- £1,300,000 to the Charity for Civil Servants (previously called the Civil Service Benevolent Fund)
- £400,000 to the Civil Service Retirement Fellowship
- £250,000 to BT Benevolent Fund
- £130,000 to the Rowland Hill Fund
- £195,000 to support 14 hospices in areas of the country where a large number of civil servants live and work
- £50,000 to the FAB project to give activity holidays to bereaved service families
- and £490,000 to more than 30 other organisations

### Summary from our published Annual Report and Accounts for 2011

	2010 (£)	2011 (£)
Grants to widows of CSIS policyholders	47,416	36,829
Grants to help individuals made through other charities	915,201	926,676
Administration	32,386	29,297
<b>Total expenditure</b>	<b>995,003</b>	<b>992,802</b>
Donation from CSIS	650,000	785,000
Income from investing our reserves	85,329	87,141
<b>Total Income</b>	<b>735,329</b>	<b>872,141</b>
<b>Net surplus/deficit for the year</b>	<b>(259,674)</b>	<b>(120,661)</b>
Capital gain/(losses) on investments	189,231	(107,943)
<b>Net movement in funds</b>	<b>(70,443)</b>	<b>(228,604)</b>
Opening Fund	2,521,739	2,451,296
<b>Closing Fund</b>	<b>2,451,296</b>	<b>2,222,692</b>