

Paper G3

Retired Ministers' Benevolent Fund

Finance Committee

Basic information

Contact name and email address	Ian Hardie, Treasurer ianzhardie@googlemail.com
Action required	Discussion and decision.
Draft resolution(s)	Resolution 23 General Assembly encourages the Finance Committee, working with others, to continue developing and resourcing a URC Retired Ministers' Benevolent Fund, taking account of views expressed about the report to General Assembly 2023 during the discussion of that report.

Summary of content

Subject and aim(s)	To report on the work done to date re the need for and potential scope of a benevolent fund for retired ministers.
Main points	Meetings called by the Finance Committee have concluded that there is a need for a retired ministers' benevolent fund. Suggested criteria for eligibility to apply to the fund have been developed. Final conclusions have not been reached on the required size of the fund and how it might be resourced. General Assembly is invited to express its view on the work to date and to encourage further work to be undertaken in the light of the Assembly discussion.
Previous relevant documents	Paper G3 for General Assembly 2022.
Consultation has taken place with...	Pastoral Reference and Welfare Committee convenor; Ministries Committee Secretary; General Secretary; Synod Moderators and representatives of Synods/Synod Trusts and the URC Trust.

Summary of impact

Financial	No immediate cost; but resourcing the fund will require an as yet undecided level of financial commitment from Synods/URC Trust in due course.
External (eg ecumenical)	

1. General Assembly 2022 instructed the Finance Committee to bring together a wide-ranging group to consider:
 - whether a benevolent fund might be the right way to provide support to retired ministers in particular financial difficulties; and if so
 - in what circumstances might ministers be eligible for support from such a fund; and
 - what should be its nature and size and how might it be resourced;with a report of the group's work and/or conclusions to be presented to the 2023 General Assembly.
2. Before bringing the group together, the Finance Committee undertook some basic research into other potential sources of support both within the URC and from external funds which give financial support to ministers in certain circumstances. This research suggested that there was the potential for only patchy support at best from within the URC and significant gaps in the likelihood of external support from the specialist funds considered.
3. The group met twice. At the first meeting it was agreed that Paper G3 presented to General Assembly in 2022 had identified one particular subset of retired ministers who indeed might be in need of financial assistance because of their personal financial circumstances. It was considered possible that other sub-sets might exist, but it was less easy to describe in generic terms what their circumstances might be. It was agreed that a benevolent fund was needed and that a second meeting should be held to pursue the topic.
4. The second meeting concluded that it was not possible to determine what size of fund might be needed until the potential population requiring support had been clarified, but a number of Synods expressed willingness to contribute to the fund in due course. It was also agreed that the fund needed to be administered centrally using agreed denomination-wide criteria for support but with input from Synods in determining the candidates for support. Finally, it was agreed that the best way of delineating who might be supported from such a fund was to develop principles and criteria for determining eligibility, rather than to try to identify specific sub-groups of retired ministers to be supported. A working group – consisting of Romilly Micklem, Nicola Furley-Smith and David Grosch-Miller – was tasked with developing such criteria.
5. Their conclusions are set out as an appendix to this report. The working group's conclusions had not been seen or discussed by the wider group at the time of writing this report.
6. The working group added that, although not strictly within its remit: “we feel that since the current level of need is completely unknown, the URC Trust should in the first instance cover the costs of the Fund. Synods should be asked to resolve to support the Fund in principle and to commit to offer contributions in the future, as the funding requirement becomes clearer.”
7. This too has not yet been discussed by the wider group, the Finance Committee or the URC Trust.

8. Finally, the working group wrote: “We also feel it is important to ensure clear ongoing communication, both at Assembly and at Synod level, with current and future retirees about where they can properly seek advice and help with accessing statutory funding and benefits, eg, Age UK; Citizens’ Advice.”
9. We regret that it has not been possible to bring final recommendations to General Assembly, particularly re the fund’s “nature and size and how it might be resourced”.
10. We would welcome discussion of the report on the floor of General Assembly and invite members of Assembly to support the resolution encouraging the Finance Committee and others to take forward this work in the light of that discussion.

Appendix

The principles and criteria developed by the working group:

- The Fund must be equally applicable and accessible across the whole URC family (no postcode lottery).
- The Fund must be a last resort: all statutory sources of benefits etc must have been explored and claimed where possible.
- The Fund must be for truly exceptional cases only, where there is genuine hardship because of a shortfall in pension provision (not because of liberality or foolishness in spending). It is not there to provide a guarantee of a universal minimum pension for all ministers.
- Overall household income should be taken into account in assessing hardship (not just the minister's income).
- The Fund is for making up a shortfall in income over a period of at least a year. It is not for covering one-off needs such as car repair bills or replacement of white goods, for which Synod welfare funds are generally available.
- Awards from the Fund should be reviewed annually: they will not be 'lifetime' payments.
- Awards from the Fund must be discretionary and decided on a case-by-case basis: eligibility to apply for an award does not equate to entitlement to receive one.
- There needs to be an income threshold for eligibility (ie, income above the threshold disqualifies an application to the Fund). We suggest that this should be the sum of 50% of the current in-service stipend and the full standard state pension.
- There should be an annual cap on the maximum payable under the scheme in each case. We suggest that this should be 50% of the current in-service stipend.
- The retired minister's Synod of residence must be responsible for assessing eligibility in the first instance and for supporting and forwarding applications to the Fund.