



CHAPTER TWELVE
RNZRSA TRUST FUNDS

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Purpose

1. The purpose of this chapter is to explain the intent, use and process of trusts and funds that local and district based Support Advisors can access to assist in delivery of local RSA support Services (See list Annex A).

2. This chapter should be read in conjunction with Chapter 9 (RSA Model Rules), schedule 8 (Model Trust Deed for RSAs) and schedule 9 (Model Poppy Deed for RSAs); and Chapter 27 (Poppy Day Funds) of the RNZRSA Manual.

3. This chapter will not discuss the use and management of local welfare funds, which are under the remit of local RSAs who establish their own criteria for their use in accordance with the Associations own rules.

Contents

4. This Chapter will cover the following topics:
- a. Definitions.
 - b. Introduction.
 - c. Eligibility
 - d. Definition of 'Need'
 - e. Evidence of 'Need'
 - f. Privacy
 - g. General Process
 - h. Applying for Grants
 - i. Appendix A – Decision Matrix.
 - j. Appendix B – List of National Trusts and Funds.

Definitions

5. Trustee – The legal owner of the Trust assets. They are charged with the responsibility to hold, preserve the Trust assets for the benefit of the Beneficiaries.¹
6. Beneficiary – The person or people that can receive a benefit/money/distributions from the Trust assets.²
7. Deed of Trust, or Trust Deed – a legal document that defines a trust and how it will work.
8. Poppy Trust – A trust that holds and distributes funds from the Poppy Day Appeal.

¹ <http://www.cooperaitken.co.nz/Services/Trust-Administration/Trust-terms>

² Ibid

9. RSA Welfare Fund – local RSA funds for use of welfare under the eligibility rules of a local RSA Association. Generally not a trust.

Introduction

10. The use of trust grants is a major source of material support to our people in need, directly related to the welfare objectives of the RSA movement.³

11. The RSA movement holds trusts at national (RNZRSA) and local level (RSA) for the purpose of supporting eligible individuals within the community.

12. Applications for trust grants are completed on a trust application form, which allows their requests to be considered by the Trustees for a decision to grant financial assistance.

Eligibility

13. Eligibility for Poppy Trust grants is for Returned and service personnel, their dependents and families, regardless of whether they are members of the RSA or not.

Definition of ‘Need’

14. The guiding principle behind the granting of financial assistance is the determination of the need for the grant rather than the desire for it.⁴

15. Assistance in the relief of social and medical hardship and the advancement of education are the main criteria for considering a grant, although other situations will be considered on their merits. Acceptable needs include but are not limited to:⁵

- Costs of treatment including medical, surgical, aural, dental and ophthalmic not covered by medical insurance or ACC
- Costs of equipment designed to improve quality of life or alleviate medical conditions or pain
- Costs relating to education or personal development
- Provision of the financial cost of the necessities of life such as food or shelter that the intended beneficiary is unable to afford

16. Grants for financial assistance in hardship cases can be harder to judge as need remains the guiding principle. The RSA is unlikely to be criticised for granting money in good faith, but its intent would be scrutinised unfavorably in with-holding financial assistance from those seen as deserving of help. Moral imperative should be exercised in circumstances where benevolence would be expected by the public from the RSA.

17. In all circumstances consideration must be given to ensure the funds are spent in the way intended by the trust deed or the by way in which the public are told in collection day publicity.

Evidence of ‘Need’

18. The evidence of need is determined by supporting documentation that reflects the level of hardship (financial, material or moral), versus the amount applied for.

³ See RNZRSA Manual, Chapter 3

⁴ See RNZRSA Manual, Chapter 27, Part. 27.3, para. 11

⁵ RNZRSA Poppy Trust Charitable Distribution policy
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19. While the RSA seeks to be as unobtrusive as possible, applicants will still be asked to disclose a level of personal information in order to provide sufficient evidence of 'Need', in order that approval criteria are met to the satisfaction of the trustees.

Privacy

20. Due to the highly personal and sensitive nature of applications, the protection of personal information is paramount.

21. All RSA staff and volunteers are to ensure that only those that need access to evidence in support of an application in order to make a determination have access to the personal information, and to reassure applicants of this.

General Process

22. The general process for distribution is similar across all trusts held by the RSA organisation. The below is the basic sequence for processing grants;

- a. An application form is completed with supporting documentation outlining the situation and need of a grant. Other sources of funding should be sought and where possible, the applicant should contribute what they can. District Health Boards (DHB) should be approached for any surgical intervention, as they may be able to reduce or waive costs for those in need.
- b. The applicant needs to be aware that the successful outcome of an application is not a foregone conclusion. The total amount requested might be partially paid rather than fully paid, or not accepted.
- c. A determination on the eligibility of the person and the need for the funds on the application is compared against the rules, deed or policy associated with the trust or fund.
- d. A review of the application is conducted to ensure it is complete by a representative of the RSA.
- e. If eligible the application is processed. This may require it to be put to Trustees, committee or board for a decision or it may be able to be processed within the bounds of an administration policy (such as under a delegation of authority from trustees to trust officers).
- f. If presented to a trust, committee or board, they determine the distribution in line with this policy.
- g. The applicant is informed of the outcome.
- h. Approved funds are paid.

Applying for Grants

28. The procedure for applying for grants can be found on the RSA Basecamp site <https://rsa.org.nz/Basecamp/Poppy-Trusts>

Annexes

- A. Decision Matrix
- B. National List of Trust and Funds

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Annex B to**Chapter 17****National Trust and Funds****RNZRSA National Poppy Trust**

The RSA has run the Poppy Appeal since 1922, making it one of the oldest national appeals in the country. Today, donations for poppies collected during the annual Poppy Appeal are the main source of funds for the care and support of Returned and Service people and their families. The New Zealand public donates these funds and expects them to be used for that purpose.

Other Trust and Funds available to be applied for**Vietnam Veterans and their Families Trust**

The Viet Nam Veterans and their Families Trust (Trust) provides grants to Viet Nam Veterans and their families. The Trust aims to make day-to-day life easier for Viet Nam veterans and their families who are struggling. In deciding whether or not to make a grant the Trustees look to see the benefit a grant would make to someone's life. Applications can be made at <http://www.communitymatters.govt.nz/Funding-and-grants---Trust-and-fellowship-grants---Viet-Nam-Veterans-and-their-Families-Trust>

Royal Commonwealth Ex-services League (RCEL)

For United Kingdom and other commonwealth countries residing in New Zealand the RCEL can be used to help ex-Service men & women who served The Crown and are in need. Benevolence monies are dispensed to beneficiaries through a network of ex-Service Organisations across the Commonwealth including the RNZRSA. The RCEL application form is located on the RSA website under Support Services/ Forms. The RCEL Website can be found at <http://www.commonwealthveterans.org.uk/> for more information.

Elgar Trust

The Charles & Ella Elgar Trust provides educational assistance to discharged servicemen or their children. It provides up to three bursaries per academic year for an amount up to \$750.00 for each bursary, towards educational costs. The bursaries may be held during a course of study for any Diploma, Bachelor's or Master's degree. The Trust does not include servicewomen. Information on applying and application forms can be obtained from the various universities.

Magnus (Heritage) Grant

Heritage NZ Inc offer assistance for educational purposes, training or assistance to chronic health conditions. The grant is open to children and grandchildren of NZDF serviceman/women.

Information sheet: <http://wellington.govt.nz/~media/services/community-and-culture/funding/files/magnus-letter.pdf?la=en>

Application form: <http://wellington.govt.nz/~media/services/community-and-culture/funding/files/magnus-form-2016.pdf?la=en>

The New Zealand Fallen Heroes Trust (FHT)

The FHT is focused on helping casualties (killed or injured) of New Zealand's overseas deployments (Since January 1999) and their family members, which includes Partner of casualties, widow, widower or former partner of deceased; children and step-children 25 years and under of casualties and deceased. They are

also working closely with the New Zealand Defence Force who may be eligible as beneficiaries of the Trust.

<http://fallenheroes.org.nz/>

Lottery, Crown and other Trust Grants

Other Funds and trusts exist that local RSA's may apply for. For more information go to

<http://www.communitymatters.govt.nz/Funding-and-grants>