



NFRN

Covid-19
HARDSHIP FUND

1. The NFRN ' Covid-19 Hardship fund' ("the Fund") exists to help those NFRN members who are suffering or have suffered business disruption or personal problems as a direct or indirect result of what is commonly termed the Coronavirus 19 epidemic ("C19").
2. The Fund is established in accordance with Rule 3(e), providing for the provision of benefits.
3. Full members [and as decided] alone may benefit from the Fund if they have been full member up to 1st March 2020.
4. Full paying members must be up to date with all fees to apply for their membership shop
5. The Fund will be administered by [the Benefits Committee/designated people ("the Committee")] as a discrete part of the Benefits Fund. Payments from the Fund shall not exceed revenues received specifically for or allocated to the Fund. The NFRN Benefits Manager will administer the Fund for the Committee.
6. Moneys shall be solicited by and on behalf of the Committee from the NFRN itself, and by the Committee and on its behalf by the NFRN from Voluntary Funds of the NFRN's Districts and Branches (as to which the Committee may agree to restrict payments from such part of the fund to the area of a District or Branch if so required as a condition of a donation), from trading partners of the NFRN and from any third parties which may seem appropriate to the Committee and/or the NFRN..
7. The Committee shall keep full accounts which shall be audited in accordance with the normal requirements of the Benefits Fund but as a discrete fund within it. Such accounts shall be published annually, with a report from the Chair of the committee.
8. The Committee shall keep confidential at all times the identity of every applicant (whether successful or not), all the facts and evidence for each application, its deliberations (and minutes) and the result of each application, unless it finds fraud or deception in or associated with an application.
9. The Committee may meet physically or electronically to discharge its functions. It shall keep minutes of the deliberations and decisions at each of its meetings, which it will approve and its Chair shall sign at/during its following meeting, and upon signature shall be conclusive evidence as to its decisions.
10. To benefit from the Fund, applicants shall complete such form as the Committee may requires, and provide such evidence as it may require, to satisfy it as to the below.
11. In the form and by evidence, applicants must show, associated with C19:
 - a. Closure of shop due to order by a competent authority or staff/owner illness; or
 - b. Inability to obtain stock, and/or lack of footfall leading to closure of shop for lack of profitability
 - c. Closure of newspaper account via Menzies / Smiths / other
12. In the form and by evidence, applicants must show hardship.
13. The Committee will require as evidence of
 - i. Closure: copy of the order made e.g. Legal enforcement order
 - ii. Staff/owner illness: doctor's certificate, benefit payment order/slips, payroll;
 - iii. Inability to obtain stock: refusal of orders
 - iv. Hardship: HMRC accounts, audited accounts, pre C19 income and outgoings and post C19 income diminution and outgoings, with substantiation by reference to receipts, HMRC returns as to wages and bank payments for stock; bank statements for rent/mortgage costs, and equivalent source documentation as the committee may think fit.
14. The Committee may if it thinks it just and proper waive evidential requirements.
15. The Committee shall make such grants as it thinks fit in its sole discretion, without any requirement to justify the same, up to a maximum of £2,000 per applicant and/or business per annum.