CELEBRATING A DECADE
OF HELPING PUBLIC SERVICE COMMUNITIES

2007
C SIS can reflect on a very successful decade.

**Highlights include:**

- Excellent trading results producing donations to the CSIS Charity Fund in excess of £6 million
- Engaging with local charities and making our own Corporate Social Responsibility grants in excess of £325k
- Investing in people and technology to ensure the business is equipped to trade successfully for the next decade and beyond
- Establishing a reputation for honesty and integrity and producing award winning customer service year on year
- Working ever closer with all our Trusted Partners and providing appropriate products and services to their members

The hard working team in Maidstone must take credit for the achievements of the Society over the last 10 years while the CSIS board has in turn provided support and guidance to the management team who have shaped the success of the business right up to the present day.

CSIS Charity Fund, over the same period, has:

- Donated £7.4 million to more than 100 different charitable organisation supporting civil and public servants in every corner of the UK
- Vastly expanded the scope and nature of its grant giving while maintaining its long standing commitment to the core public service charities. These include the Charity for Civil Servants, the Civil Service Retirement Fellowship, BT Benevolent Fund and the Rowland Hill Fund
- Ensured that the Charity is well run with a strong, clear, up to date governance structure and a diverse board of independent Trustees with a wide range of skills and experience.

It is a great privilege for us to have been custodians of the Civil Service Insurance Society and the CSIS Charity Fund for the last 10 years. Although founded in 1890 and 1906 respectively, the decade between 2007 and 2017 has enabled both organisations to make great strides in modernisation, allowing each to flourish independently whilst working for the benefit of our charity partners and their beneficiaries.

In the final analysis none of this would be possible without the loyal support of CSIS policyholders and we extend our grateful thanks to them all. We are confident that this new virtuous circle, built over the last 10 years, will continue to support those in need and hardship for many more years to come.

Celebrating the last 10 years after more than 125 years

Gill Noble,  
Chairman CSIS Charity Fund

Chris Daykin,  
Chairman CSIS
Welcome to our 10th Anniversary Celebration Review showing the impact of the CSIS Charity Fund’s grant giving resulting from the donations received from the Civil Service Insurance Society. We are proud to show how our support has helped so many people to recognise the trading success of the insurance business (CSIS) which each year plays a crucial role in funding what has been a multi-million pound grants programme over the last decade.

About CSIS Charity Fund

CSIS Charity Fund’s sole charitable purpose is to relieve hardship, need and distress by using the annual surplus donated by the Civil Service Insurance Society (CSIS) to help civil and public servants who have fallen on hard times. We do this by awarding grants to a wide range of charities which can help us achieve our aims, and by providing direct financial support to the dependants of deceased CSIS policy holders who are in special need.

Our beginnings

We are a charity with origins that stretch back to 1906 when a discretionary benevolent fund was established exclusively to support dependants of deceased CSIS policy holders.

Much has happened since those times. The Fund has expanded its remit to include assisting those from the wider civil and public services, increasing its annual giving to a wide range of charitable organisations. In October 2007 the charity was re-constituted as an independent charitable company with objectives to help relieve hardship and distress among current, former and retired civil and public servants and their families.

The new charitable objects allow us to define the scope of our grant giving very widely, to include central and local government, the NHS, the armed services and bodies such as BT and the railways which were once part of the public sector. This has allowed us to do so much more with the money donated from CSIS.
What we do now

In the last decade we have expanded the range of bodies we give to, sought new sectors with which to develop relationships and encouraged greater collaboration between organisations in the Charity Fund ‘family’. More than £7.4 million has been paid out in grants to over 100 different organisations.

Each year we distribute CSIS’s surplus to specific charities set up to help people working, or who have worked, in the civil and public services, and their families. In turn these charities support individuals who apply to them for financial and other assistance, helping them cope with the distress of financial hardship, illness, disability, family break ups, low incomes and job loss.

We call this a ‘virtuous circle’ since it ensures the surplus derived from the insurance business is recycled back to support the community from which it came. And, in keeping with our origins we continue to directly support spouses and dependants of deceased CSIS policy holders with funding appropriate to their individual circumstances.

Organisations which benefit

We have a very long-standing relationship with a number of core public service charities including the Charity for Civil Servants, BT Benevolent Fund, the Civil Service Retirement Fellowship, and the Rowland Hill Fund. The bulk of our grants still go to these organisations. However, our grant giving now includes organisations such as the Railway Benefit Fund, Education Support Partnership, which provides support for members of the teaching profession, charitable funds supporting prison officers in Great Britain and Northern Ireland, the NHS Retirement Fellowship, Cavell Nurses, The Ambulance Services Charity, and most recently the Social Workers Benevolent Trust and the Care Workers Charity.

We have supported a number of charities helping military families and homeless ex-service men, and we also try to support small, often community based organisations which can provide a compelling case that their activities can reach, and provide benefits to our target group. A major initiative has been to support hospices in areas where large numbers of civil and public servants live and work and we have given over £¾ million to adult and children’s hospices in all corners of the UK.

Our approach is to be as flexible as we can in our grant giving, and we can look at applications that other funders cannot. Some grants are one-offs, while others can be time limited and dedicated to specific projects or may assist whole communities as well as individuals. And we can make quick decisions about applications for assistance throughout the year.
What we want to achieve

The spouses and dependants of CSIS policyholders will continue to be a priority for financial assistance, in line with the establishment of the Fund’s origins, and our ‘core’ charities will remain as our preferred beneficiaries provided there continues to be clear justification to do so.

But we are also committed to ensuring our funding targets areas of greatest need around the UK. With this in mind we aim to develop closer links with charities in local government, NHS and other sectors in order to widen the impact of our support. We encourage the charities we support to collaborate with each other and have run several seminars which have prompted closer communications between them.

For more information visit our web site at:
www.csischarityfund.org

For more information about CSIS visit:
www.csis.co.uk
The needs we meet and the impact of our giving...

‘Life changing’ help for individuals and families in desperate need

The bulk of our grants go to organisations which provide direct welfare support for people who have fallen on hard times for whatever reason, such as illness, disability, family break ups, low incomes and job loss. The charities tell us of the impact we can make by supporting their work.

Andy’s story – The Charity for Civil Servants

We have a long standing, special relationship with the Charity for Civil Servants, dating way back to when, as the Civil Service Benevolent Fund, they helped to establish the Civil Service Insurance Society in 1895. We have donated just under £2.5 million to them over the past decade. Like CSIS Charity Fund, they have gone through many changes over the years, but they retain their core function of providing welfare grants and other support for past and present civil servants in need. Andy’s story shows the level of support they offer.
Andy loved his job working in the courts for The Ministry of Justice and had been a civil servant for 28 years. As Andy slowly recovered from life-saving surgery he asked his wife of nearly fifteen years if they could renew their wedding vows. Days earlier, he’d woken up with unexplained back pain, collapsed and was rushed to hospital.

Sadly, after months of treatment he returned home - but his injuries were so serious he had to medically retire, as a devastating spinal cord injury left him unable to walk and with only the use of his right hand.

The couple made their lounge into Andy’s bedroom, but with carers and district nurses visiting every day, having a place for some privacy soon became increasingly important. Desperate to have an area of the house where he could receive treatment, be washed and changed, they contacted The Charity for Civil Servants to see if we could help.

The financial assistance they received combined with a disabled facilities grant from his local Council enabled Andy and his wife Sam to build an extension on their house with a wet room and direct access for the many carers and nurses visiting each day.

“A spinal cord injury is for life. If the Charity hadn’t stepped in the noose around our neck would have been even tighter. Their help has taken the stress away and will give us a better quality of life.”

The impact the Charity was able to make was enormous and is a fantastic example of how the CSIS Charity Fund helps fund their work and change lives for the better. But there are many more examples of other interventions made possible by the CSIS Grant – in fact in 2016 the Charity received a new enquiry for help every 8 minutes.

Their vision is of a life-long community of people offering effective support for each other when life takes a turn for the worse. The CSIS Charity Fund is committed to supporting this vision and in helping the Charity achieve its commitment to provide twice as much help by 2020.

Flavia Gapper, Director of Help and Advice says:

“We do our utmost to address the causes of people’s difficulties so that we can tackle the underlying sources of distress and together find long-lasting solutions. Andy’s story is unusual, but there are many more stories of life-changing situations that cannot be foreseen. We work closely with CSIS to support all civil servants, throughout their lives, with whatever problems they may have.”
Care in the home – BT Benevolent Fund

Debbie Terry, Manager, BT Benevolent Fund explains the value of supporting people in their home:

“The CSIS Charity Fund has given truly extraordinary support to the BT Benevolent Fund for many years now and in 2017 we very gratefully received a further grant. While these donations are made to our general funds, they specifically enable us to make payments to older beneficiaries who are still living independently, but who need to pay for help such as cleaning, taxis or gardening. We describe these as ‘Care in the Home’ payments and they make a real difference to the lives of those who receive them.

In a similar vein, we used part of our 2016 grant to make a £100 Winter Fuel payment to our 200 or so weekly grant beneficiaries at Christmas 2016. We had never previously made such a payment and the response was overwhelming.

“Thank you for the recent cheque to my mother. This enabled her to fill up her oil tank which will ensure her warmth over the next few months and has taken a huge worry off her mind.”

“Thank you for the extra payment - it means we can have our heating on in more than one room. This has been such a cold winter.”
Craig and Lou’s story - The Rowland Hill Fund

Mary Jeffrey, Fund Manager of The Rowland Hill Fund, is grateful to the CSIS Charity Fund for the donation towards its grant giving in 2016/17. Mary says: “Our applications and awards continue to grow each year and we rely on the Charity Fund’s annual support to ensure we can provide the financial assistance to our past and present Royal Mail and Post Office colleagues and their families.

During the last financial year we have seen the number of applications for mental health related issues increase, in particular we have dealt with devastating cases of teenage self-harm and teenage suicide. We also continue to support the day to day issues of families who are struggling to manage the family budget; relationship breakdown; stress and anxiety and unforeseen circumstances”.

A case study tells the story of a colleague’s life changing forever when his partner suffered a severe aneurysm.

Postman Craig was at work when he got the call to say his partner Lou had been taken to hospital. Lou suffered a severe aneurysm which, after being in intensive care on a life support machine and undergoing many operations, left her wheelchair bound and requiring 24/7 care.

Carers visit four times a day and Craig has reduced his hours at work to be able to care for her. The Fund supported with a range of specialist furniture, a washing machine and helped to clear a loan. Craig said

“RHF has been a life saver, they helped at a what was a very tricky time and gave me one less thing to worry about. My life has changed because of Lou’s condition and they have helped me twice.”
You are wonderful and literally a lifesaver. My situation had become so difficult that it was affecting me physically and mentally and had a huge effect on my ability to be an effective teacher. Thank you, thank you, and thank you.

Tara’s story - Education Support Partnership

Carl Hanser, Grants Caseworker with Education Support Partnership reveals how our grant made a difference

Tara, a secondary school English teacher, discovered she was going to be made homeless a week before Christmas. Without warning, her landlord decided to sell the three-bed house in Bath she’d been renting for £1,000 a month for the past three years. Being a single mother of a teenage daughter and son, she could not afford to rent another home locally. Tara needed £4,000 to move home, including the deposit and just didn’t have the money. However, she was desperate to stay in Bath as her support network is there, which is so important when you’re a single mum, with a daughter doing her GCSEs. A fellow teacher told her about the Education Support Partnership (ESP), a small charity that supports teachers in financial trouble. The charity awarded her £2,000 to put towards her removal costs and her deposit and then, at the last minute, the council offered her a three-bed home.

ESP added that the Charity Fund’s support has truly enabled them to meet the needs of educational professionals and helped us make a difference to education staff across the country.
Helping support the needs of people in care and their relatives

Ensuring that having a learning disability needn’t be a barrier to living a full life is what drives the Canterbury Oast Trust (COT) - and they say the Charity Fund is a vital partner in helping them achieve this aim.

Many of their service users have aspirations to live independently, have a job, a family and to be part of the wider community. For people to succeed an essential skill is an understanding of cooking at home and making healthier food choices on a budget. The COT therefore needed to develop a new programme which would support people in developing these skills and help ensure they remain healthy and happy.

With the Charity Fund’s grant they were able to install a new specialised domestic kitchen within the busy Granary Restaurant catering training project. Students learn about practical home cooking skills and essentials such as hygiene and staying safe.

“Through the Fund, and by sharing knowledge and skills, many people with learning disabilities have a brighter future and helped us all move towards a more diverse and accepting community.”

Gill Noble (Chair) and Chris Furlong (Grants Chair) visit COT’s kitchen
Helping the carers

The Relatives & Residents Association is there for people who need advice at what is often a critical turning point in their lives.

Judy Downey, Chairman, explains: “The support of the Charity Fund has been important to us. Every day, our expert Helpline offers free and totally independent advice and support. It is available to all in difficulties or just needing accurate information about older people and care. We help to identify the issues that matter to family and friends and give practical help, accurate facts and reassurance to help with the many complex questions and concerns which arise.

In 2016 the CSIS Charity Fund supported our Helpline and the “Keys to Care” project. The Keys consist of easy to read and attractively designed cards on a key-ring to help care workers in their job. They give practical, authoritative and jargon-free guidance on 12 topics. Feedback from users (and subsequent independent evaluation) has highlighted how useful they are in building confidence. It enabled us to develop an easily downloadable app - making this resource available to all free of charge. This also includes Keynotes which give more detailed information and a direct link to R&RA and other sources, plus a short video, showing the Keys and Keynotes in practice.”

A relative commented: “With information at your fingertips like this, you can make more informed decisions”.

“
Making friends, reducing loneliness

The Civil Service Retirement Fellowship’s flagship befriending service has been supported by the Charity Fund since its launch more than four years ago and the scheme continues to make a positive difference to the lives of the CSRF’s beneficiaries and the befriendsers who volunteer to support the project.

In the past year the CSRF’s volunteer befriendsers have made over 2,700 visits and phone calls to those experiencing loneliness or social isolation. An evaluation exercise undertaken in 2016 revealed that nearly every beneficiary said that they felt less lonely and the quality of their life has improved because of their participation on the National Visitors Network.

Feedback comments included: “the National Visitors Network made me feel that there was someone out there willing to talk and listen to me” and “I enjoyed the company of a fresh face and mind, particularly as we have similar interests, despite our 30 years age difference.”

The importance of the support from the CSIS Charity Fund is not under-estimated by CSRF Chief Executive David Tickner.

Thanks to the support we have received from the Charity Fund we have been able to develop and expand our befriending services to make a positive contribution to the campaign to end loneliness and at the same time make a positive difference to the lives of our beneficiaries.
Supporting success

Two sponsorship schemes are in operation to assist disabled and disadvantaged sports people employed in the public services and the Charity Fund gives an annual grant to each organisation. The two schemes aim to help members with disabilities or those experiencing financial hardship to fulfil their ambitions within their chosen sport, or recreational activities.

HASSRA Development Scheme

Tim Adamson from Norwich Jobcentre Plus was awarded a grant to enable him to participate at the 2017 World Transplant Games in Spain with Team GB.

Tim said: “I am incredibly grateful for the financial support that the HASSRA Development Scheme and CSIS Charity Fund gave me to support my participation as part of the GB Team. Having had a kidney transplant in 2002 I was selected to represent the GB Team for the sixth time. The World Games take place every two years and each GB team member was asked to raise £1,500 to cover participation, accommodation, flights, kit etc, so the funding support that I received from HASSRA and CSIS Charity Fund was invaluable.

I was selected to play badminton and volleyball and was really pleased with a silver medal in both the badminton singles and men’s doubles. The British team was also presented with the ‘Outstanding Team’ Award having topped the medals table. It was a fantastic way of celebrating the gift of a life-saving organ.

GB Volleyball Team (Tim is bottom left)
CSSC Sponsorship Scheme

June Page – Swimming

These are just two of the many people helped through the CSSC Sponsorship Scheme:

June was awarded a grant to help with swimming costs which in turn helps June with her mobility. Having rheumatoid arthritis for nearly 26 years, June said “it has been difficult for me to find any other physical activity to exercise for fitness and better living. When I get an arthritis flare up, swimming relieves my joint pain and helps my wellbeing. I had a foot operation which laid me up for two months and getting back to my swimming programme took time and care. Now four months later and with a self-styled programme, I have slowly returned to feeling in self-control and confident.”

Amanda George – Archery

Amanda applied to the CSSC sponsorship scheme and was awarded £1,500 and a further £1,750 from the Charity Fund grant to provide a made to measure wheelchair specifically designed for archery.

“I have been absolutely overwhelmed by the huge amount of support and generosity shown by the CSSC and its members and affiliates. This extra amount of funding means that I can now afford the chair that would help me further my career but also make day to day life far easier! Could you please pass my thanks and gratitude to all the wonderful people who have made this happen.”
Supporting the armed forces

We try to support projects which struggle to get funding despite the enormous charitable support for the armed forces. We have therefore given grants over the years to several projects which support homeless ex-servicemen and military families.

The MOD Family Activity Breaks (FAB) project is aimed at providing bereaved service families with the opportunity to attend activity (pictured right) based holidays in an adventurous but safe environment to encourage friendship, resilience and peer support while having fun. We have supported the project for eight years and in 2016 our grant enabled them to run a further holiday for 15 families at their new centre in Lewes in the South Downs.

The project’s website www.fabcamps.org.uk shows the wide range of activities undertaken and provides ample evidence of what the holidays have meant to some of the bereaved children and their mothers.

Post Office Orphan’s Benevolent Institution (POOBI)

The donation to POOBI in 2016 helped to fund their University Bursary Scheme and their “Rising Stars” scheme which provides much needed support for families who have a child gifted in the performing arts. A recent thank you letter received by one of the students explained just what having that extra financial stability had meant to him, which his family could never have provided, enabling him to complete his degree with a 2.1 in BSc Economics.

“...For the first time in my entire life I was able to let go of so much emotional baggage” and “One of the best bits was seeing my daughter run free and being normal again.”
Supporting Public Service Welfare Funds

In 2017 we were pleased to support the welfare funds of the following organisations:

**National Association of Probation Officers (NAPO) - The Edridge Fund**

NAPO is the Trade Union, Professional Association and campaigning organisation for Probation and Family Court staff. The Edridge Fund was set up in 1934 in memory of Sydney George Edridge OBE, the founder and first General Secretary of Napo, and is now an independent registered charity.

**National Federation of Occupational Pensioners (NFOP)**

Members of NFOP are retired former employees of Royal Mail, Post Office & BT. The grant allowed the NFOP Welfare Fund to provide funding for the continued support of requests from beneficiaries. It helps to avoid the possibility of imposing caps and restrictions on the level of grants that can be made.

**The Public and Commercial Services Union (PCS)**

One of the largest trade unions in the UK operating throughout the civil service and government agencies. Also operating widely in the private sector, usually in areas that have been privatised.

**Prison Officers Association (POA)**

Steve Gillan General Secretary said “The generosity of the CSIS Charity Fund in the current economic climate has once again been gratefully received and the grant for £20,000 will be put to good use in furthering the aims of the POA Welfare Fund charity by continuing to support its members facing hardship and distress”

Quotes from POA Beneficiaries:

“ It has been a very difficult few month’s health wise and having this money will help me get through the coming weeks knowing that I can pay my way”

I can’t tell you how much of a welcome surprise the grant is for us. It really will make a difference and help towards our mounting costs. We know how difficult the next few months will be but need to get through this to hopefully cure him of cancer.

**Northern Ireland Prison Service Central Benevolent Fund**

We have supported the charity for retired prison officers in Northern Ireland for a number of years and in 2016 we awarded them two grants. One for their general welfare fund to support widows of prison officers, and a further grant to install a lift in a three floor apartment block at the coast used by CBF beneficiaries for weekend and holiday breaks.

Their Treasurer explained that not everywhere in Northern Ireland is safe for Prison Staff either serving or retired and their widows. “The apartment block allows our widows and retired staff respite in a safe secure environment. Many aging retired staff and their dependents are now using walking aids or require use of a wheelchair and it was necessary to install a lift to fully utilise the block”. The charity have received many letters of thanks from those who have been able to use the facility now that the lift has been installed.

**Overseas Pensioners Benevolent Society (OSPBS)**

OSPBS support former Crown Civil Servants and their dependents. Their welfare fund enables beneficiaries to take holidays or respite care which they could not otherwise afford, or to cover medical bills or other urgent household needs.
Helping to provide much needed therapies

**The Ambulance Service Charity (TASC)**

TASC support the men and women, working and retired, of the UK Ambulance Services, and their dependents who face difficulties, crisis or unforeseen circumstances. The majority of their beneficiaries currently work, or have worked for the NHS. The Charity Fund awarded them a grant for 2017 to help TASC in two areas.

Some money went towards their general welfare grants, including help towards the cost of mobility aids. The Director of Support services said the Charity Fund grant has enabled TASC to make a significant difference to those who have approached them for support. The remainder of the grant went to the Physical Rehabilitation Program which TASC run.

Many applications for help are received from ambulance staff – particularly front line staff - who have sustained injury and required rehabilitation. However, if the injury had not been caused by a work-related incident they are not eligible to receive physiotherapy rehabilitation under the government sponsored services (funded by the Libor grants).

Many ambulance staff are required to maintain good fitness and stamina levels and many keep their fitness levels up by engaging in various sporting activities, and through this activity have sustained injury.

Ambulance staff are not fast-tracked for treatment via the NHS. The period of time out of work is often lengthy, which for some can lead to financial and mental health issues. The TASC programme enables current working ambulance staff, who do not meet the Libor grant guidelines access to timely and intensive, physiotherapy rehabilitation.

**Chilterns MS Centre**

The Chilterns MS Centre is a small, community based charity in Aylesbury, providing advice and care to people with multiple sclerosis (MS) and their families. We gave them a grant in 2017 to help meet growing demand for their services. The grant will help to provide their wide range of therapies and support services to the growing number of people with MS who are seeking their help.

Chilterns MS Centre’s Chief Executive, Robert Breakwell, said: “Our vision is to be a beacon of excellence and a lifeline for everyone affected locally by multiple sclerosis, and we are delighted be reaching more people who need our help. However, like many small charities, we are seeing a fall in income at the same time demand for our services is rising. Grants like this tremendous contribution from the CSIS Charity Fund are an important part of making sure we don’t have to turn away anyone who needs our expert treatment and support.”

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[Image of the Chilterns MS Centre team with a cheque]
Music in Hospitals

Music in Hospitals provides live music concerts in all sorts of healthcare settings. The aim is to uplift those who are isolated by ill health or disability, as well as offering an opportunity for carers and family members to create new and happy experiences with their loved ones. The charity was formed in 1948 when their work included performances to aid the recovery of injured WWII soldiers.

Nowadays, musicians perform for vulnerable adults and children with illness or disability, whenever they may be, including hospitals, hospices, care homes, special schools and day care groups. A grant was awarded in 2017 to help towards the provision of the live music sessions.

All of the concerts are performed by professional musicians who, as well as being the highest quality of performers, are also skilled at bringing everyone together to socialise and enjoy a fun, therapeutic activity together.

Supporting Hospices

Hospice UK

Over the years we have supported a number of hospices which provide vital care to people with terminal or life-limiting illnesses every year, as well as providing support for many of their loved ones. Our partnership with Hospice UK has funded significant improvements to hospices across the UK, benefiting hundreds of patients and their families, carers, staff and volunteers. For example in 2016, we funded improvements to the physical environment of several hospices in Scotland – enhancing the quality of care for patients and their families and carers.
Paisley: Accord Hospice - £10,000 - Day Therapy Unit refurbishment

Denny: Strathcarron Hospice - £8,500 - refurbishment of ward bedrooms

Johnstone: St Vincent's Hospice - £4,600 - complementary therapy and medical examination room refurbishment

Glasgow: St Margaret of Scotland Hospice - £11,500 - garden room

Edinburgh: Children's Hospice Association Scotland - £10,000 - new Jacuzzi

Edinburgh: Marie Curie Hospice - £6,000 - garden room
Growing grant making charities

Pump priming grants can help to deliver important information to help charities make sure they are on the right track. The CSIS Charity Fund’s support can help in these circumstances too. We give one off, pump priming grants to help our partner charities restructure and build up their donor base to ensure that the charities will be there to support their client groups over the long term.

In 2016 Railway Benefit Fund received a grant to support the development strategy of the Charity. It funded a detailed market research project that sought to gather the views of the Rail Industry and identify how RBF could develop its services and marketing to ensure it remains relevant to the Rail Industry and its current employees.

The market research has allowed RBF to refine its service offer and to identify three specific new support programmes that will be developed over the coming months. It has also provided an evidence base to enable RBF to engage employers, staff and other stakeholders in its work: increasing industry awareness of RBF and provides fundraising and income generation opportunities to support RBF and its work in the longer-term.

The NHS Retirement Fellowship is a charity for retired NHS and social care staff and its Benevolent Fund provides help to Fellowship members in cases of need, hardship or distress, through monetary grants.

In 2017 the Charity Fund provided a total grant of £27,000 part of which was used to support a short term project to identify the level of need that exists within the Fellowship membership, to identify sources of new grants and donations, establish links with other grant giving organisations, publicise the fund and ensure all members are aware of its existence and the means of access, and to develop publicity materials.

The project identified a number of areas for improvement and development that would result in greater access to the Fund by members with unmet and real needs for support. Since the launch of the project there has been a significant increase in the number of applications and a higher visibility for the fund in the charity’s newsletter and publications.
Not forgetting our history…

The CSIS Charity Fund offers financial assistance to spouses of deceased policyholders of the Civil Service Insurance Society – support which began more than a century ago. To be considered for a hardship grant the spouse only needs to have held a current home, motor or travel insurance policy at the time of their death. The Charity Fund currently help widows with annual grants towards their everyday living expenses, in addition to which, one off grants can also be given to them towards unexpected items such as help with the cost of a replacement, cooker, fridge, heating or hot water appliance.

Our beneficiaries are very grateful for the help they receive and gave the following comments:

“I know that without the help from the CSIS charity Fund my life would be a lot leaner, so thank you very much”

“I can only thank you for the help that you have given me since my husband passed away. It is very much appreciated and has made a tremendous difference”

We were also able to help the daughter of one of our younger widows.

“After tears and blind fear about her dissertation results, my daughter succeeded in getting her 2.1 degree in Philosophy with Legal Studies! I’m so very proud and I have to thank the Trustees for funding the Educational Psychologists Report that she needed at the beginning of her course as that really helped in many ways. She’s now going on to study an LLM in Human Rights Law.”
INCREASED GRANT GIVING BY CSIS CHARITY FUND IN 2017

Charities supporting people from the civil and public services facing hardship are to receive more than £900k this year from the CSIS Charity Fund, in one of its biggest distribution of funds in its history. Projects range from physical rehabilitation programmes and stress counselling to activity breaks for bereaved families and expanding home visiting services to combat loneliness.
“New to us” charities in 2017

A research project was commissioned last year to identify eligible charities previously unknown to the CSIS Charity Fund. The project identified several charities which were subsequently contacted and asked if they wished to make a bid for a grant. This has so far resulted in four charities receiving a first time grant. A total of £100,000 has been allocated in 2017 for grants to these “new to us” charities.

The grants were awarded to the following four charities:

- Social Workers Benevolent Trust
- The Care Workers Charity
- Police Treatment Centres
- Fire Fighters Charity
Our finances

Over the past 10 years CSIS has made donations totalling more than £6 million to the CSIS Charity Fund. For the same period the Charity Fund has distributed more than £7.4 million to support worthy causes in the UK with grants going to some 100 organisations, as well as supporting a small number of dependants of CSIS policy holders. The table below indicates the breakdown across that period.

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**KEY**
- Widows
- Major Public Service Charities
- Smaller Public Service Charities
- Smaller Charities with ad hoc grants
- Hospices and other Charities
- Joint Ventures
- New to us Charities
2017
£925,557

Details of all the grants we have given over the past 10 years are set out in tables in the Trustees’ Annual Report and Accounts for the relevant year, downloadable from the charity’s own website www.csischarityfund.org