THE CHARTER OF THE CAPE CANOPY BENEVOLENT FUND

APPROVED 8TH AUGUST 2019

Established in terms of Clause 4.2.9 of the Constitution of the Cape Canopy of Paratroopers. Also referred to as "the Canopy Benevolent Fund", "the Benevolent Fund", "the Help Fund" or "the Fund".

INTRODUCTION AND PURPOSE

The underlying purpose for the creation of the Canopy Benevolent Fund is set out in Objective 4.2.9 of the Constitution, which reads:

> *"To establish a Canopy Benevolent Fund (CBF) for the purpose of giving monetary assistance or other support to deserving Canopy members or to the widows, and/or to orphans and/or to other dependents of deceased Canopy members, and/or to support worthy causes as approved by the Management Committee and the CBF Board, all in accordance with this Constitution and the founding charter of the CBF."*

This Charter was accepted by a properly constituted general meeting of Canopy members and may only be amended by another such meeting, as prescribed in the Canopy Constitution.

This Charter sets out the Canopy's policy and directives regarding:

- The legalities and organizational structure of the Fund.
- The tasks and responsibilities of office bearers.
- Financial policy and financial integrity.
- Guidelines for the awarding of disbursements from the Fund.
- Practical criteria for assessing the validity of needs.

LEGALITIES AND ORGANIZATIONAL STRUCTURE

The Fund is not a separate legal entity in its own right, but is a creation of the Canopy, sanctioned by and subject to the Canopy Constitution.

The Fund is administered by the Benevolent Fund Board, consisting of the Canopy Vice Chairman (Stick 2IC) — who automatically chairs the Board as "the Board Manager" — the Canopy Treasurer, and two additional members co-opted by the Management Committee for their proven capability, interest and experience in assessing personal need and awarding appropriate relief.

OFFICE BEARERS, MEETINGS, TASKS AND RESPONSIBILITIES

The Stick 2IC and Treasurer report regularly to the Management Committee on the Fund's status and activities. The two co-opted Board members serve for an indeterminate period until resignation or termination for good cause. One of them is appointed Board Secretary and keeps proper minutes.

The Board meets at least once per semester, and as often as necessary, to consider, investigate, assess and decide on assistance cases by simple majority (the Board Manager holding a casting vote). Its specific tasks are to assess applications and recommendations for assistance, make necessary enquiries, decide on awards, and see decisions through to completion. The Board also assists the Management Committee with the broader "support of worthy causes" mandated by Clause 4.2.9 — though funding for that is sourced separately, not from the dedicated Benevolent Fund.

The Board creates the official application documentation, made freely available to all members, and may periodically raise awareness of the Fund among members — both to invite donations and to remind members that assistance is available. Fundraising initiatives require prior Management Committee approval. Urgent matters may be decided by e-communication, later formally minuted. The Board Manager and Secretary form a Steering Committee with authority to execute Board decisions alongside the Canopy Treasurer.

FINANCES

The Fund does not operate its own bank account. Money collected for it is kept separate by the Canopy Treasurer — either in a dedicated savings account (with the same signing powers as any other Canopy account) or within the Canopy's general account under careful internal bookkeeping. All Fund money is "designated giving", reserved exclusively for the Fund's purposes.

When an award is approved, the Board decides the amount and form of assistance, and the Fund Manager liaises with the Treasurer to release the money — whether as cash to a Board member for a specific purchase, or by EFT to a supplier or other recipient. A full paper and/or electronic record is kept of every step. The Fund has no fixed budget; its capacity is limited entirely by what is currently held in its designated account. If the Canopy is ever dissolved, liquidated or amalgamated, any unspent Benevolent Fund money becomes part of the Canopy's general assets.

GUIDELINES FOR AWARDING DISBURSEMENTS

The guiding principle is to help meet a person's *basic life needs* in a time of genuine hardship. The Board has wide discretion in identifying a valid need, and will consider a case whether it was raised by the person themselves, by another member, or by the Board or Management Committee directly.

Assistance from the Fund is a last resort — intended for situations where family, friends, savings or the reasonable sale of unneeded assets have already been explored. The Board carries out careful enquiries to verify circumstances, and those seeking help must be willing to allow this and to cooperate with any financial, family or emotional counselling the Board recommends. Sensitive matters are kept as confidential as possible.

Help is intended as temporary, one-time support during a crisis, not an ongoing lifeline — though in unusual circumstances the Board may, at its discretion, help more than once. Providing goods or services directly is always preferred over handing over cash, though the Board retains full discretion to pay a third party or, in exceptional cases, the awardee directly. No award is ever a loan — nothing is ever repaid, in money, labour or otherwise. The Board will not assist where doing so would, in its judgement, reinforce negative or irresponsible behaviour.

PRACTICAL CRITERIA FOR ASSESSING "BASIC NEEDS"

The Board's first question is always whether a need genuinely falls within "basic life needs", weighing each case on its own merits. Needs that may typically be met include: lodging, food, clothing and bedding, electricity, water, medical treatment, basic school expenses for children, transport to and from work, funeral expenses, and an initial counselling appointment where appropriate.

Needs the Fund would typically not cover include: children's extracurricular or non-essential school expenses, hobbies, private school or tuition fees, ongoing business costs, paying off credit cards (except where a card was reasonably used in a genuine emergency such as hospitalisation), needs arising from arrest or criminal prosecution, fines, legal fees, avoidable late-payment penalties, or needs caused by gambling, drug abuse, or extreme negligence.

GENERAL MATTERS

A prescribed Request for Assistance form must be completed by the person in need or by whoever is recommending them, and the person in need must meet in person with a Board representative, who may verify references and circumstances. The full Board then investigates — speaking where relevant to family, employers, co-workers or others — before meeting (in person or by e-conference) to review the findings and reach a decision. The applicant is informed of the outcome, and if positive, the agreed relief is put into motion.

Before receiving any award, a recipient must read and sign a copy of this Charter, confirming they understand, accept, and will abide by its terms. The Board undertakes to act throughout with the highest standards of integrity and tact.

This document summarises the Charter of the Cape Canopy Benevolent Fund, approved by resolution of a General Meeting of Canopy members at Fort Ikapa on 8 August 2019. For the full original document, contact the Management Committee.