#### Easton Cowfolk

#### Bereavement Support Grant

aka Trying to relieve a small bit of worry when things are really fucking shit

In order for someone to be considered for a grant, there needs to be 1 proposer who is in one of the teams. They need to give an idea of an amount that is required – please be aware that the cost of an average funeral is about £4,000 (!!!). We would expect the amount to be anywhere between £2 - £3K as a guide. They will need permission from person due to be receiving funds. Please check that whatever amount sent will not affect their benefits – there might be savings thresholds etc. to consider.

The person proposing making the payment (the Nominator) needs to be supported by 5 people known within the club (kinda-members-ish – in that we don't really have membership but we have a general idea what this means: play for a team, have played for a team previously, active supporter / CACKKer / fundraiser etc.)

The Nominator then approaches the committee – no form or similar needed – by sending a message: say how much, say who is supporting, explain a bit about the situation – no need to go into huge detail though (respect privacy and that people may not want all kinds of details shared with the committee, in particular at a time that's already shit).

The decision to be made by committee is as follows:

- Are the 6 people actually part of the club (ish) as per list above
- Is there enough money in the bank (bearing in mind any immediate / short term commitments already made / due out and any agreed minimum balance)

That's it. Done. If the answer to both is yes, payment is made without further questions asked.

The person receiving the payment will receive the attached letter. The idea is that funds can be redonated to club after a minimum 6 months (possibly longer) if not needed / other grants have been received etc etc – info as to where to apply for other payments are included in the letter. Min 6 months will ensure that folk have time to recognise potential impacts / use money for any random stuff they need and hopefully mean that they won't be refusing / re-paying monies out of misplaced modesty or similar or before they knew that they actually need it.

The letter will also mention that they are allowed to (rather than obliged to!) fundraise at some point in future for Cowfolk to enable us to keep going with this.

At each regular Cowfolk meeting (AGM / BGM) the treasurer will note payments made, but not divulge details as to the recipient or situation to ensure dignity and respect.

The idea behind this <u>is not</u> that everyone will get a blanket payment if someone in their family tragically passes away. This is for situations where someone passes away unexpectantly / there is not enough money for a funeral right in that moment / there are other costs coming and the rest of the family have limited funds or income / there's other hassles that take ages to sort such as folk being self-employed / etc / etc / etc. So this will be the exception rather than the rule. The assessment as to whether it is needed lies with the Nominator and the 5 other people supporting the request.

The idea <u>is</u> that this is a sticking-plaster. It's something that can be accessed quickly and without hassle, no need for an EGM or online meetings about this. Most other support that is out there takes a while to come through, so this is to tide folk over until other monies come (hence the idea of being able to, but absolutely not obliged to, return it at a later point).

Hey,

We are really sorry. You reading this means you've had a bereavement.

We want to help by hopefully taking a small bit of worry. The money that we're sending you can be used for anything – there's no right or wrong. Need new clothes for the kids for the funeral or similar? Done. Need to fill the fridge? Go for it. Want to get a haircut to have a moment of feeling a bit human? Totally. We do not care how it is spent; we care about you.

There are some other ways to get support – we have listed some below that might be a good place to start looking. But it can take some time to get into the right headspace to get the correct forms filled in and then get the decisions, so hopefully this will tide you over until you can get other support.

### What to do if you feel that you don't need or want the money

That's ok. It might feel weird or whatever. No stress. What we ask is that you keep it for a little while to make 100% sure you don't need it. Give it a few months, and if you're really sure you can return it.

The one thing to check is that the money will not have an effect on benefits / savings thresholds etc.

# Other sources of support

### What to do after a death - Citizens Advice

This is a good place to start. There's information there about all the hoops one has to jump through, and the various things that must be done. Also useful stuff about how to access bank accounts of those who died etc.

# Help paying for a funeral | MoneyHelper

Decent website about the costs of funerals and what help is out there.

A couple of places for financial support are:

# Bereavement Support Payment: What you'll get - GOV.UK (www.gov.uk)

This is a one-off as well as a set number of regular payments for those who have kids. Be aware: <u>you ideally need to apply within 3 months</u> of your partner's death, and at the very latest within less than 21 months.

# Get help with funeral costs (Funeral Expenses Payment): How it works - GOV.UK (www.gov.uk)

This is money for the various costs of arranging a funeral and getting death certificates and other documents. It is for folk on certain benefits who had a certain relationship with the person who died. More details are on the website.

The list above is by no means exhaustive. It all depends on circumstances etc. But hopefully it's a good place to start looking if need be.

# **Spreading the love**

If you really really want to, you *can* at some point in the future return funds / fundraise to put some money back in the pot. Please note: there is <u>absolutely no obligation whatsoever</u> to do this! This is not a loan.

Hugs from the herd,

Easton Cowboys and Cowgirls Sports and Social Club x