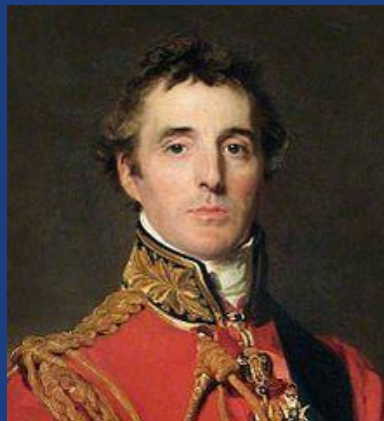




Annual Report 2021



The British Charitable Fund asbl

Annual General Meeting

20 May 2021

PATRON

H.M. Philippe King of the Belgians

HONORARY PRESIDENT

H.E. Martin Shearman
H.B.M. Ambassador to Belgium

COMMITTEE OF PATRONAGE

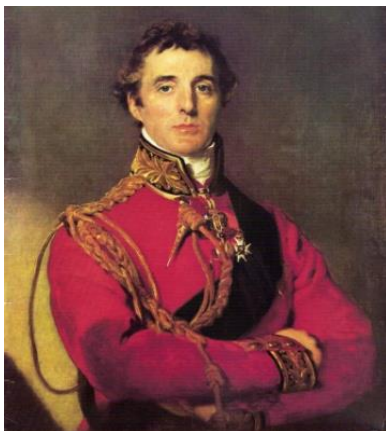
His Grace the Duke of Wellington
Madame Jacques Solvay (*)

(*) Founder Member of the ASBL, 1970



BRITISH CHARITABLE FUND

The BCF was created by the Duke of Wellington in 1815 following the Battle of Waterloo to take care of wounded soldiers and their families. Thus, for 200 years, the BCF has been providing help. People come to the British Charitable Fund in times of personal crisis. Over time, the persons seeking help have changed as have their circumstances but there will always be people who, for a whole variety of reasons, require emergency financial help and those who have longer term needs for assistance, advice and contact.



The Fund remains in operation to assist persons of British nationality or persons who are married to or divorced from a British citizen. The BCF also helps widows/widowers of British nationals regardless of nationality. Assistance may also be extended to the children of a British national. In each of these cases, the only proviso is that the person concerned by in Belgium.



The patron of the BCF is Philippe, King of the Belgians, and its President is the British Ambassador to Belgium. The day-to-day work is, however, run by a small Executive comprising the Chairman, the Treasurer and the Secretary which, together with a Committee of “volunteers”, meets every three months to review cases and decide on actions. All involved give their time freely and running expenses are kept to an absolute minimum.

The people the BCF helps are young and old, long-term residents in Belgium and new arrivals, some just passing through, and come from all walks of life. The BCF is non-denominational and non-judgemental, and simply does what it takes to help get lives back on track.

The majority of cases are referred to the BCF by the Fund’s regional contacts in Antwerp, Charleroi, Ghent and Ypres, by the network of sister organisations in Belgium such as the Community Help Service, the Royal British Legion, RAFA, Holy Trinity Brussels, the Church of Scotland and by the British Embassy.

Other people come to the BCF because of personal contacts, so please spread the word by making friends and family aware of the work the BCF does.

MESSAGE FROM THE PRESIDENT, HMA MARTIN SHEARMAN

The last year seems both to have flown by and to have been a very long year. Thankfully the worst of the pandemic and the restrictions it brought are for now behind us. It has been a great joy to rediscover family, friends, workmates and acquaintances in real life rather than on screen.

Alas, a sense of crisis still dominates the news. Russia's barbaric invasion of Ukraine has triggered revulsion, as well as admiration for the bravery of the Ukrainian people and their government. Economic pressures dominate domestic headlines in Belgium and the UK with rising energy and food prices driving inflation to levels last seen 40 years ago.

This year again, events remind us of the importance of kindness and concern, and the solace and help that a helping hand or sympathetic ear can offer. With that in mind, it is both a pleasure and an honour to salute the work of the British Charitable Fund and thank all those who contribute.

WHOM DO WE HELP

The problems people encounter are many and varied and can turn lives upside down. For instance, coping with administrative requirements upon the loss of a spouse can often be daunting. Loneliness and isolation (often coupled with poverty) can be longer-term problems for many people, not necessarily the elderly. Language barriers only add to the difficulties and anxieties experienced by many people, often the most vulnerable amongst us. The following are some examples of the kind of work we do and the wide variety of people we help. Names have been changed to protect identities.

Elizabeth's Story

Elizabeth is a lady of a certain age. She has seen a lot of life but doesn't go out much these days. She is very pleased to receive the visit of a BCF volunteer every week or so – just to catch up on things and have a chat.

Jack and Martha's Stories

For many years, the BCF has been happy to support Jack and Martha with a monthly amount which helps to alleviate the stress of trying to make ends meet on a minimum income. Old age and illness are just two of the ways that make it impossible for some people to ensure that they have enough income to cover the entirety of their outgoings. A small, guaranteed supplement to monthly income makes life very much less stressful for people who already have a lot to deal with and allows them to make the most of their days.

Emily's Story

Emily has lived in Brussels for most of her adult life. Now, well into her retirement, she urgently needs to find somewhere new to live. The task of trying to find another apartment, in Brussels, using the internet, is completely overwhelming. Emily was extremely anxious about the whole process. The BCF stepped in to help her in her search. A new home was located, the BCF helped to facilitate the financial arrangements and one of our volunteers helped Emily physically move.

Silvia's Story

Silvia was referred to the BCF because she needed financial assistance. It quickly became apparent that her case was extremely complex, requiring the intervention of other authorities to try to get her life back on track. In the short term, the Fund was able to help but, eventually, privacy laws meant that there was nothing further that could be done and so the BCF stepped back, awaiting further news and remaining ready to help Silvia again in the future, if necessary.

The Chatterton Family Story

The Chatterton family had suffered the loss of their father in 2019 and their mother was diagnosed with terminal cancer in 2021. The family were unable to escape the ever increasing financial burden of the situation and so asked the BCF for assistance. Outstanding invoices were paid and assistance given to find suitable legal assistance upon the death of Mrs Chatterton. The strain of a very difficult time for the family was alleviated to some degree by the removal of part of the burden, the part that could easily be resolved.

The Long-term Support Story

The Brussels terrorist attacks of 22 March 2016 left several British citizens as victims. At the time, the BCF mobilised help very quickly - in conjunction with the British Embassy, Consulate and UK Police - and still today provides much needed logistical and moral support to the British people who were injured or lost a spouse at the time.

HOW WE HELP

As our case stories demonstrate, there are few limits to the type of help the British Charitable Fund can provide. The BCF works as a committee and is a group of unpaid volunteers. We work in conditions of the strictest confidentiality but are an 'agency of last resort' only stepping in when applicants have exhausted the normal means of family or government support. Our structure enables us to react very quickly (often the same day) and assistance can last for as little as a few days, or continue for many years.

MESSAGE FROM THE CHAIRMAN, JULIE HUCKLE

Compared to the upheavals of 2020, 2021 was a year of trying to re-establish a normal life, albeit a 'new normal'. The effects of the corona virus on the lifestyles and livelihoods of the vast majority of the global population have resulted in a change in people's perspectives. I would like to think that the days of die hard individualism are slowly on their way out, to be ultimately replaced by a more generalised sense of collectivism where 'communication', 'group loyalty', 'compromise' and 'families and communities' become the new buzz words.

The act of bringing people together through a common cause helps to create a sense of community and encourages the growth of a network where everyone looks out for everyone else. The concept of a traditional nuclear family can no longer be taken for granted. In an age where families can be separated by several hundreds of kilometres or where disagreements mean that communications between family members are fraught (or even non-existent) there is a real risk of social isolation. If these factors are compounded by advancing age and/or poor health, we have to allow for the possibility that there are a lot of people in society who feel very alone in the face of the challenges of day-to-day living.

From its inception in 1815, the British Charitable Fund has always been about caring, loyalty and families and communities. Its first stated objective was "the relief of the indigent British population left in Brussels at the close of the Waterloo campaign and after the withdrawal of the British Army". Whilst those specific terms no longer apply, the resolution adopted by the BCF in May 1817 "that the British Charitable Fund ... be appropriated to the Distressed and Deserving subjects of the United Kingdom by affording them temporary Assistance, dispensing Medicines, or enabling them to return to the Native Country " is still very much a guiding principle.

Despite recent challenges, I am proud to say that BCF volunteers have continued to act and make a difference to people's lives. Whilst the tenacity and consistency that my BCF colleagues show towards BCF Beneficiaries continues unabated, it has become apparent that we have a real need for even more willing volunteers, men and women who are prepared to set aside a few hours in their busy week to (for example) have tea with someone whose only 'need' is a friendly face to talk to, or to help someone with the tedious but stressful situation of having to move house at the age of 75. We all know what a good neighbour is – we all hope to have one – BCF volunteers try to be just that, but we need more "kind neighbours" to swell our numbers.

BCF work basically relies on two major resources. The first is time, which our **volunteers** bring in quantity, and the second is money, which you, our generous supporters, continue to provide. I know that the Beneficiaries of our resources, and their families, are extremely grateful.

Thank you!

CONNECTING WITH THE COMMUNITY

We are concerned that there may be many needy people who are simply not aware of the help we can offer. The BCF is devoted to increasing awareness of its activities amongst the British community in Belgium and we continue to explore possibilities for extending contact within the community; flyer distribution via clubs, schools, churches and associations used by the British community, social media and of course a website which is currently undergoing a process of modernisation.

www.bcfund.be and follow us on Facebook – **[BCF British Charitable Fund](#)**

Part of the effectiveness of the BCF is that we work closely with other organisations which also help British nationals in Belgium. Many of our beneficiaries come to us via organisations such as the Royal British Legion (RBL), the Community Help Service (CHS), the Anglican churches, and the Wednesday Club and we are a member of the Brussels British Community Association.

We liaise regularly with the Consulate and the British Embassy who, when their powers to intervene are limited, have referred a number of cases to the BCF. We are very happy that we are able to work so well together to the benefit of those who need help.



2022 Annual General Meeting

AGENDA

Thursday, 16 June 2022 at 11.00 am

To be held at the *Ferme Mont-St-Jean*, Waterloo

In the presence of

His Excellency Ambassador Martin Shearman

1. Adoption of the agenda
2. Approval of the minutes of the 2021 Annual General Meeting
3. Report by the Chairman of the Fund
4. Report by the Treasurer of the Fund:
 - Presentation of the accounts for 2021
 - Budget outlook for 2022
5. Report of the Publicity Ad Hoc Group
6. Election of Officers
7. President's address
8. Any other business

BRITISH CHARITABLE FUND asbl

ACCOUNTS for the years ended

DECEMBER 31

BALANCE SHEET	2021 €	2020 €
ASSETS		
Investments @ Bank Degroof Petercam at cost	548,904.93	498,031.53
Cash at Banks	50,844.19	106,129.40
Loans	7,107.77	3,552.40
	606,856.89	607,713.33
LIABILITIES		
Reserves at beginning of year	607,713.33	484,500.85
2021 Tax Accrual	1192.73	0.00
Deficit/Surplus for the year	-2049.17	123,212.48
Reserves	606,856.89	607,713.33

NOTES to the accounts

1. The accounts are prepared on a cash basis, except for the 2021 asbl tax accrual.
2. Investments are stated at cost and income from investments are recorded when received.
3. The market value of the Fund's investments at 31 December 2021 was 626,550€ (2019 – 484,209€). Following global trends, the market value of investments at 24 May 2022 had fallen to 575,243€, still above cost.
4. Any difference between market value and book value will be reflected in the accounts when the investments are realised, unless it is believed their value has been permanently impaired. Currently, this is not the case.

ACCOUNTS for the years ended DECEMBER 31

STATEMENT OF REVENUE AND EXPENDITURE	2021 €	2020 €
REVENUE		
Donations	13,910.13	19,185.61
Legacy received	0.00	125,149.48
Investment income	3,513.60	2,054.39
TOTAL REVENUE	17,423.73	146,389.48
EXPENDITURE		
Amounts paid to beneficiaries		
Regular aid	8,150.00	12,900.00
Ad Hoc Aid	7,148.68	6,210.97
Total amounts paid to beneficiaries	15,298.68	19,110.97
Operational expenses		
Printing, postage & publicity	966.77	1,535.81
Annual ASBL tax & filing costs	1,192.73	1,875.73
Professional indemnity insurance	213.03	184.43
Fee for advice on statutes	200.00	0.00
Sundry	140.00	45.00
Bank charges	261.69	20.98
Write-off loans	1,200.00	404.08
Total operational expenses	4,174.22	4,066.03
TOTAL EXPENDITURE	19,472.90	23,177.00
DEFICIT/SURPLUS FOR THE YEAR	-2,049.17	123,212.48

BOARD AND EXECUTIVE COMMITTEE MEMBERS 2021

Julie Huckle
Martin Blackwell
Jonathan Falck

Chairman
Treasurer
Secretary

COMMITTEE MEMBERS 2021

Mr. Ron Aston
Mr. David Humphreys
Mrs Sara Leventhall
Mr Colin Puplett

Mrs Susan Hudson
Mrs. Louise Lang
Mr. Malcolm Pimm
Reverend John Wilkinson

COMMITTEE CONTACT

The Committee meets 3 or 4 times a year. Communications should be addressed to:

Jonathan Falck
Secretary
The British Charitable Fund
Avenue du Yorkshire 24, bte 22
1200 Woluwe-St-Lambert
tel. 0468 15 24 63
E-mail: bcfbelgium@gmail.com

OUR CONSULTANTS

Lawyer: : Vacancy

REGIONAL CONTACTS

Antwerp : Mrs. M.A. Marinus
Charleroi : Vacancy
Ghent & Ypres : Vacancy

YOUR DONATIONS

If you don't have time to help us, please consider making a donation. Donations to the BCF are recognised by the Belgian Ministry of Finance and donations of 40 Euro and above are tax deductible.

To make a donation to the Fund, you can use one of the following methods:

A Bank Transfer to:

The British Charitable Fund asbl
c/o rue au Bois, 509
1150 Brussels

Bank Account No. **310-1890084-28**
IBAN BE37 3101 8900 8428 - BIC BBRUBEBB (ING Belgium sa)

With the Message "**Donation**" and your address & email (so we can stay in touch)

A Standing Order to:

Beneficiary = **British Charitable Fund asbl**
Account to be credited = **BE37 3101 8900 8428**
Formula = **Fixed**
Message = **Donation** and your address & email (so we can stay in touch)
Frequency = **monthly/annually**
Starting from = **1st of -----**

Go on-line to: www.bcfund.be where further information and forms are available.

Or for the personal touch, contact

Martin Blackwell, Treasurer, BCF

Tel. 0475 251711

E-mail: martin.blackwell@proximus.be

WITH VERY MANY THANKS TO ALL

Mrs Brenda Barleycorn

Mrs Ann Barleycorn

Mrs Rosemary Anne Beynon

Mr Martin Blackwell

Mr & Mrs Bollen-Smith

Mr & Mrs Anthony Caston

Mme Eileen Chiles

Mr Paul Claes

Mr & Mrs Stuart Cummings

Mrs Gillian Darley

Mrs Therese Delplace

Mr & Mrs Stuart Dowsett

Mme Jeanne Durieux

Mr Nicolas Fern

Mr & Mrs Geoffrey Goldie

Mme Susannah Haan

Mrs Susan Hague

Mrs Rita Histed

Mr & Mrs David
Humphreys

Mr Adye Kozorowska

Mme Charles Lejeune

Mr & Mrs Richard Lewis

Ms Kerry Lydon

Mr & Mrs Mark-Majerfeld

Mr John Morrey

Mr Stephen Myers

Ms Pamela Nichols

Mr Marc Nieuwenhuys

Mr Peter Nolan

Mrs Kathryn Paisley-Manthey

Mr Malcolm Pimm

Mrs Mary Pritchard

Mr & Mrs Colin Puplett

Ms Patricia Robins

Ms Ann Robins

Mr David Sayers

Mr Alan Taylor

Miss Christine Taylor

Mrs Elizabeth Taylor

Mme Laure Tikhmenov

Mr Peter Willis

The Antwerp British Community Association

St. Andrew's Scottish Church



Thanks to EY, Belgium for support in the production of this report

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www.bcfund.be