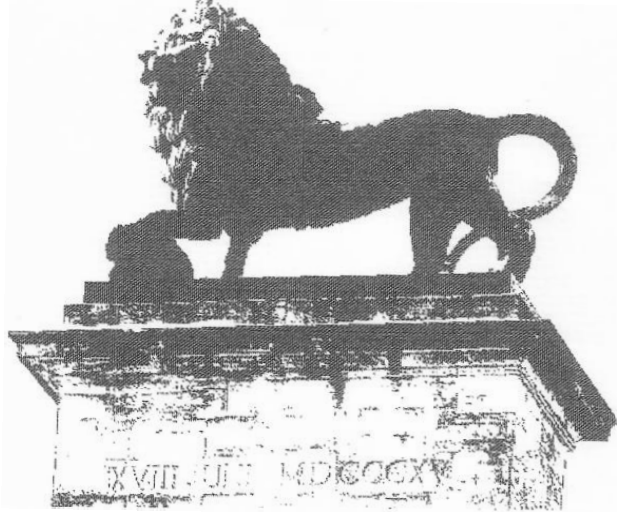


The British Charitable Fund

ASBL

Annual Report for 2012



PATRON

H.M. The King of the Belgians
Albert II

PRESIDENT

H.E. J. Brenton
H.B.M. Ambassador to Belgium

VICE - PRESIDENT

Mrs Katrina Johnson
Deputy Head of Mission
The British Embassy

COMMITTEE OF PATRONAGE

His Grace the Duke of Wellington KG, LVO, OBE, MC, DL (*)
Mr. Hugh K H Oxley CBE
Madame Jacques Solvay (*)
Mrs Barbara Blackwell MBE

(*) Founder Members of the ASBL, 1970

MESSAGE FROM THE PRESIDENT



H.E. Jonathan Brenton
Her Britannic Majesty's Ambassador to Belgium
BCF President

As President of the Fund I am pleased to report that over the past year knowledge of the Fund has continued to widen, including through its website. In this difficult economic climate the Fund continues to seek new ways to increase income to allow it to remain financially able to support those in the most financial or other distress. As Ambassador, I am grateful for the Fund's readiness to help those the Embassy cannot help with small donations. I am glad that the annual Embassy hosted Duchess of Richmond Ball has created a new, albeit modest, source of income. At the same time the Fund remains very grateful to those generous donors who already support it. My warmest thanks to those who selflessly give their time and expertise to ensure that the Fund runs smoothly.

Jonathan Brenton
Her Britannic Majesty's Ambassador to Belgium

CHAIRMAN'S REPORT 2012



I am pleased to present the Chairman's Report for the calendar year 2012. In financial terms we have been very fortunate to have received a "one-off" extremely generous donation from an individual who requested anonymity, without which we should only have broken even this year. In human terms, the number of persons seeking our help continues, predictably, to increase.

We have the constant conundrum of wishing to be discreet about those who contact us, all the while being well aware that if we broadcast details we might well find funds more easily to be able to help more! Confidentiality is vital. People who need help might not approach us if they feared

their problems becoming public. Suffice to say that in 2012 we have dealt with cases of de facto deportation, persons needing financial support because of mental health problems, continuing support for those whose families can no longer provide and a whole range of emergency and temporary crises for Britons and their dependants. We currently have more than twenty people receiving help in one way or another and we handle many more individual queries that arise during the course of a year.

The work is done by our Committee Members who operate under no other guidelines than trying to assist when no other help is available, providing that they are sure that it is a genuine case of need for a qualifying person. The requirements can be anything from a comforting talk to practical advice as to how and where to get help or obtain temporary or even continuing financial assistance. Our thanks to all those who give their time to do this. As our members will be well aware, we work with other organisations whose activities overlap with ours, and we thank in particular the Royal British Legion, the Community Help Service, the British and Commonwealth Women's Club of Brussels, our Embassy and the Wednesday Club for their cooperation and support. Special thanks also to BBKA, whose fund-raising for charity through the Duchess of Richmond's Ball is an enormous financial help in our work.

We still have work to do to increase our donor database. A glance at the archives shows that the British Community and British companies established in Belgium gave generously and in large numbers in the past. Sadly those days are long gone and we have to rely on the generosity of the few people we can reach with direct appeals – a number that continues to decrease for all the obvious reasons.

On a brighter note, the website has had some success, to judge from the number of hits it has registered, and we have received emergency request for help via the automatic contact facility on the site. We look forward with some optimism to continuing our work in the community as we approach our 200th anniversary in 2015!

David Humphreys
Chairman

LINKS WITH OTHER ORGANISATIONS

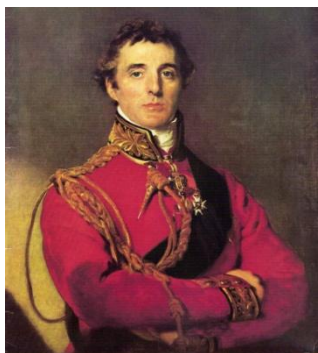
The Fund thanks the British and Commonwealth Women's Club of Brussels for permitting the use of their Club House for the Fund's bi-monthly committee meetings and to all the organisations the Fund liaises with, some of which are referred to by their logos given below.



A SPECIAL THANK YOU TO LILY GAMBLE



A special thank you is given to Lily Gamble who had indicated at the last AGM that she would retire from the Committee during 2012. Lily has been associated with the Fund for more than 35 years starting with the British School and was an active member of the Committee for nearly 17 years. Lily has seen many changes in the expat community and has assisted many of our beneficiaries.



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 nearly 200 years, the BCF has been providing help. 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. However, in all cases, the person assisted must be resident in Belgium.



The patron of the BCF is the King of the Belgians and its President is the British Ambassador to Belgium. However, the day-to-day work is run by a small Executive comprising the Chairman, the Treasurer and the Secretary which, together with a Committee of "visitors", meets on a bi-monthly basis to review cases and decide on actions. All are volunteers and running expenses are at the absolute minimum.

The BCF helps persons of all ages, from centenarians to teenagers. Generally, the older persons are those the BCF assists over a long-term and the younger persons are generally the urgent short-term cases.

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.

STATEMENTS OF REVENUE AND EXPENDITURE FOR THE YEARS ENDED 31 DECEMBER

	2012 €	2011 €
Revenue		
Subscriptions and other donations	24,250.12	11,034.69
Investment income (net of withholding tax)	4,502.27	1,457.36
Wine tasting evening	356.00	895.28
Legacy	-	59,442.33
Sales of retirement book	2,106.61	-
Total revenue	<u>31,215.00</u>	<u>72,829.66</u>
Expenditure		
Amount paid to beneficiaries		
Regular allowances	8,690.00	7,840.00
Special allowances	9,222.62	1,218.12
Christmas and other gifts	-	240.26
Operational expenses		
Annual A.S.B.L. tax	606.53	493.63
Bank charges	313.94	115.81
Printing and postage	606.55	87.27
Travelling expenses	37.05	-
Website	74.23	3,032.67
Retirement lunches	194.00	-
Miscellaneous	173.00	30.00
Total expenditure	<u>19,917.92</u>	<u>13,057.76</u>
Loss on investments	-	(185.57)
Surplus of revenue over expenditure	<u>11,297.08</u>	<u>59,586.33</u>

SPECIAL MENTIONS



Joint Social Events: As part of a programme of events to combat social isolation in senior members of the English speaking expat community the Fund has been instrumental in organising a lunch together with the Brussels Branch of the Royal British Legion, The Wednesday Club and the Royal Air Force Association. The Queen's Jubilee was an ideal occasion to bring together senior persons for

a social occasion and was welcomed by the large number of participants who were brought to the venue from a wide area around Brussels by a group of volunteers. Given the positive reception to the joint event a second lunch, called the Harvest Lunch was held in October 2012 and a Spring Lunch is currently being organized for 2013.

Wine Tasting:

A further wine tasting evening was held with the co-operation of Henri de Cressac. The event provided the opportunity to taste a range of excellent French wines at very attractive prices and it promotes the Fund and raises money for it.

Duchess of Richmond's Ball:

The Fund received a substantial donation as a result of the very successful revival of the Duchess of Richmond's Ball which was organised by the BBCA, The British Chamber of Commerce in co-operation with the British Embassy and a number of sponsor companies. The Ball was held at the Chateau St. Anne in June 2012 and a further Ball is planned for 15 June 2013 at the Palais d'Egmont.

Donations: A special thank you goes to The British Community Association of Antwerp and The British Community Association of Brussels, St. Andrew's Church of Scotland and All Saints Church for their generous donations.

THE BCF WEBSITE Bcfund.be

Below is a reproduction of the front page of the Fund's website. This is a key part of the efforts being made to increase awareness of what the Fund does in order that persons in need, or those close to them, can get in touch with the Fund. to promote the Fund to potential donors and to assist in the development of a communication tool about the events organised by the Fund or in which it is engaged.

The screenshot shows the homepage of The British Charitable Fund (BCF). The header includes the BCF logo (a lion) and the title 'The British Charitable Fund (BCF)'. Below the header is a navigation menu with links: Home, About BCF, Get Help, Success Stories, Get Involved, and Events.

The main content area is divided into several sections:

- What we do:** Features a Union Jack icon and text explaining the Fund's mission to help those in need. A 'Read more' link is provided.
- Duchess of Richmond's Ball:** Announces the event at Chateau Ste Anne on June 23rd, 2012. A 'Read more' link is provided.
- Success Stories:** Includes a small image of a beach and text about the Fund's impact. A 'Read more' link is provided.
- Some of the more common questions:** Features a cartoon character with a question mark and a 'Read more' link.
- Buy 'Retiring in Belgium' to support the BCF:** Promotes a book launch. A 'Read more' link is provided.
- Upcoming events:** Lists several events, including 'Book launch: "Retiring in Belgium - a guide for Expats"' and 'The Wednesday Club' meetings.

At the bottom of the page, there are three large buttons: 'Take Action', 'Donate', and 'Refer someone'. Below these are four columns of links: 'About BCF', 'Get Help', 'Success stories', 'Get Involved', and 'Events'.

The footer contains the copyright notice: © 2012 - The British Charitable Fund asbl.

BOARD AND EXECUTIVE MEMBERS 2012

David Humphreys
Malcolm Pimm
Colin Puplett

Chairman
Hon. Treasurer
Hon. Secretary

COMMITTEE MEMBERS 2012

Mrs. N Cooper
Mrs. J McKoen
Mrs. J Sayers
Mrs. E Bonar
Mrs. L Gamble

Mr. E Coates
Mrs. L Lang
Rev. A Gardner
Mr. R Aston

COMMITTEE CONTACT

The Committee meets bi-monthly. Communications to the Committee should be addressed to:

The Hon. Secretary,
The British Charitable Fund,
rue de la Limite 131,
1970 Wezembeek-Oppem.
tel. 02/767 4726
E-mail: bcf.info@telenet.be

OUR CONSULTANTS

Lawyers : : Maîtres M Staple, C Price

REGIONAL CONTACTS

Antwerp : Mrs. M.A Marinus
Charleroi : Mrs. M. Masui
Ghent : Mrs. M. Lootens
Ypres : Mrs. M. Sutherland

LIST OF SUBSCRIBERS, DONORS AND OTHER CONTRIBUTORS 2012

TOTAL 2012

€24,250.12

Mrs A Barleycorn	Mr & Mrs R Lewis
Mrs S Batten	Mr & Mrs A Lysak
Mrs B Blackwell MBE	Mr & Mrs E Mark
Mr M Blackwell	His Grace The Duke of Wellington
Mr & Mrs A Caston	Mrs J McKoen
Mrs E Chiles	Mr M A Pimm
Mrs V Cooper	Miss K M Pritchard
Mr & Mrs R De Greef-Cooke	Mr & Mrs C Puplett
Mr F De Waele	Mr A Ramsay
Mr & Mrs S Dowsett	Mr A Reid
Mme J Durieux	Ms A B Robins
Mr N Fern	Ms P Robins
Mr & Mrs A Gamble	Mrs C Royce
Mr & Mrs G Goldie	Mrs E Taylor
Mrs J Hare	The Venerable & Mrs D van Leeuwen
Mr & Mrs L A Harris	Dr T Verbeet
Mrs R Hermes	Mr P Willis
Mr & Mrs M Keating-Hill	Mr & Mrs DJ Wood
Mme C Lejeune	

All Saints Church	Antwerp British Community Association
St.. Andrew's Church of Scotland	Brussels British Community Association

One donor wishes to remain anonymous

YOUR DONATIONS

Donations to the BCF are recognised by the Belgian Ministry of Finance and donations of 40 Euro and above are tax deductible. For the majority of expats this means, at incremental tax and social security rates, that a 40 Euro donation in practice costs around 20 Euro.

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

Make a Bank Transfer to: “The British Charitable Fund asbl”
c/o Avenue Orban, 60
1150 Brussels

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

With the Message “**Donation**”

Or make a Standing Order, yearly or monthly, to:

Beneficiary = “**British Charitable Fund asbl**”
Account to be credited = “**BE37 3101 8900 8428**”
Formula = “**Fixed**”
Message = “**Donation**”
Frequency = “**monthly/annually**”
Starting from = “**1st of -----**”

Or go on-line at: www.bcfund.be where further information and forms are available.

Or contact

The Hon Treasurer,
The British Charitable Fund,
Avenue Orban,60
1150 Brussels.
Tel. 02/762 02 42
E-mail: malcolm.pimm@skynet.be

The British Charitable Fund is a member of

