



SPECIAL PURPOSE WELFARE FUND AND BENEFITS

SPECIAL PURPOSE WELFARE FUND (SPWF)

- 1.1 The SPWF has been established by the Association to provide financial assistance to its members in cases of need and with the aim of enhancing their quality of life.
- 1.2 The SPWF is provided through the Association's fundraising activities including lotteries, bequests and donations.
- 1.3 Access to the benefits of the fund is available to full members of the Association and only upon completion of six (6) months membership.
 - 1.3.1 Legally blind non-members living in South Australia between 12 and 17 years of age are eligible to access the equipment cost subsidy (3.3)
- 1.4 Approval and payment of benefits shall at all times be at the discretion of the Association having regard to the total funds available, cash flow and other financial obligations, etc.
- 1.5 The Association reserves the right to establish criteria for eligibility and payment of benefits and the right to review those criteria from time to time.

APPLICATIONS AND BENEFITS

- 2.1 All applications for payment of benefits must be made on the appropriate forms attached and be forwarded to the Welfare/Member Services Officer at BWA for approval. Additional application forms may be obtained by telephoning BWA Administration on 8367 6088.

SPWF BENEFITS

3.1 TELEPHONE RENTAL

- 3.1.1 A subsidy currently in the amount of \$60.00 may be paid on a six (6) monthly basis.
- 3.1.2 The telephone account must be in the name of the member.
- 3.1.3 The member must be able to satisfy the financial assessment criteria detailed in point 4.
- 3.1.4 The Association may determine to seek evidence of compliance with the financial assessment criteria every three years or more frequently if it is considered necessary for administrative purposes.

3.2 ENERGY COSTS

- 3.2.1 A subsidy of \$90.00 may be paid on a six (6) monthly basis.
- 3.2.2 The energy account (i.e. gas or electricity) must be in the name of the member.
- 3.2.3 The member must be able to satisfy the financial assessment criteria detailed in point 4.

3.2.4 The Association may determine to seek evidence of compliance with the financial assessment criteria every three years or more frequently if it is considered necessary for administrative purposes.

3.3 ADAPTIVE EQUIPMENT SUBSIDY Amended/approved Jan 2016

The BWA adaptive technology equipment subsidies are intended to assist full members gain and maintain independence in daily living, study or employment. Funds are limited so it is anticipated members will exhaust other specific government schemes where available (Employment schemes, NDIS) before applying for funding through BWA.

3.3.1 A subsidy may be paid to assist with the cost of purchase of equipment or aids made exclusively for people with low vision or for a multi-use mobile smart devices that come standard with adaptations for the blind. This does not include laptops.

3.3.2 No subsidy will be paid on items costing less than \$100.00.

3.3.3 A subsidy of fifty (50) percent of the cost price may be paid on items costing \$100.00 or more up to a maximum subsidy of \$3000.00 over a 3 year period.
Additional conditions:

3.3.4 Training and professional recommendations: To ensure that equipment is suitable for achieving member goals, their eye-condition, aptitude and proficiency, all equipment subsidy applicants must receive the professional endorsement of a low vision technology trainer or professional.

Preferably this is achieved by attending either BWA or RSB training sessions and/or undertaking an assessment to demonstrate the user's proficiency.

In the case of Smart devices like mobile phones and tablets, proficiency is required in using the adaptive technology associated with the phone not the ability of making a phone call.

3.3.5 Adaptive technology subsidies are funded directly from BWA's limited resources and as a result we do not intend to subsidize replacement items unless they are no longer fit for purpose or a change in eye condition renders them obsolete. For example most smart devices should have a minimum life of three years before apps, batteries and software are no longer upgradable, some other devices like brailers and CCTV's should last for many more years. Applicants seeking to replace existing devices should discuss this with BWA staff.

3.3.6 This subsidy is for adaptive equipment only and it is the responsibility of the member to ensure they have the capacity to pay for any ongoing costs associated with internet or telephone carrier costs.

3.3.7 For approved devices purchased on a plan, BWA will only subsidise half the cost of the device component of the plan.

3.3.8 It is the client's responsibility to provide supplier details along with an official quote on supplier's letter head. Also, client has to provide our admin team their account details so that the subsidy goes directly into client's account and more importantly, make sure that the purchase receipts are posted/faxed to the admin team as soon as the purchase is made.

3.3.9 Applicants are encouraged to ensure their devices are covered by their own insurance

3.3.10 Subsidies will not be paid for any equipment purchased prior to approval or for equipment not meeting our guidelines.

- 3.3.11** If a member finds the equipment unsuitable or unwanted and intends to sell it within two years of purchase they should discuss this with BWA staff as they will be required to refund the BWA the subsidy.
- 3.3.12** All applications for equipment subsidies will be discussed at fortnightly BWA team meeting to ensure all the application requirements are met prior to forwarding to and approval by the BWA Manager.

3.4 PERSONAL LOANS

- 3.4.1** A personal loan of up to \$2,000.00 may be granted for any personal need.
- 3.4.2** Only one personal loan can be granted at any given time and must be repaid in full prior to any subsequent loan being granted.
- 3.4.3** The loan must be repaid within twelve months for loans up to \$1,000 or eighteen months for loans \$1,000 to \$2,000.
- 3.4.4** The applicant must organise to make regular payments (minimum monthly) through their financial institution to BWA and supply a copy of said payment transfers.
- 3.4.5** The applicant will be liable for any charges relating to the regular payment transfers including any default charges
- 3.4.6** Access to SPWF benefits will be suspended if any default is made on the loan. Access will only be reinstated once loan has been repaid in full, including any fees or charges payable to BWA.
- 3.4.7** In addition to 3.4.6 access to further loans will be suspended for a period of 24 months from the date of the loan being repaid in full.

3.5 HOME MAINTENANCE COSTS

- 3.5.1** A subsidy may be paid to assist with the cost of home maintenance.
- 3.5.2** The subsidy will only be paid for maintenance on premises owned or rented by the member/s and is the permanent residence of that member/s.
- 3.5.3** Only approval of one subsidy per household will be allowed.
- 3.5.4** Applicants must provide a written quote with suppliers ABN number, when requested.
- 3.5.5** The member must be able to satisfy the financial assessment criteria detailed in point 4.
- 3.5.6** A subsidy of up to \$250 per year may be paid to assist members to maintain their place of residence

3.6 FUNERAL COSTS

- 3.6.1** A subsidy may be paid to assist with the costs of the funeral of a member or the member's spouse or partner.
- 3.6.2** The subsidy may be paid to the member, member's spouse or partner or the member's next of kin depending on the circumstances.
- 3.6.3** A subsidy of \$500.00 may be paid

3.7 BIRTH OR ADOPTION COSTS

- 3.7.1** A subsidy may be paid to assist with the costs associated with the birth of a child or the adoption of a child under the age of five (5) years.
- 3.7.2** The member must be able to satisfy the financial assessment criteria detailed in point 4.
- 3.7.3** Only one subsidy will be paid regardless of the number of children born or adopted.
- 3.7.4** A subsidy of \$500.00 may be paid.

4 FINANCIAL ASSESSMENT CRITERIA

4.1 The following financial assessment criteria apply to the subsidies for:

- Telephone Rental
- Energy Costs
- Home Maintenance Costs
- Birth or Adoption Costs

4.2 Applicants will be ineligible for payment of the above subsidies if they have income in addition to pensions and benefits and as outlined on the relevant application form.

4.3 RECREATION & PERSONAL DEVELOPMENT FUND

Members are encouraged to contact the Member Services Officer to discuss possible funding assistance for specific Recreational and Development interests.

NB: All SPWF payments are subject to Member Assessment and funding availability.