

## Beneficiary Criteria

The Objects of the CIO are, for the public benefit:

- 4.1 The prevention or relief of poverty of retired Baptist Ministers, retired Baptist Missionaries and their spouse, who are in necessitous circumstances, as the Charity Trustees shall from time to time determine;
- 4.2 To advance the Christian faith for the public benefit in accordance with the statement of belief of the Baptist denomination;

Provided always that nothing in this Constitution shall authorise any application of the property of the CIO for the purposes which are not charitable in accordance with [section 7 of the Charities and Trustee Investment (Scotland) Act 2005 or section 2 of the Charities Act (Northern Ireland) 2008.

Object 4.1 is primarily achieved through the provision of housing for:

1. Baptist Ministers and Baptist Missionaries in necessitous circumstances who are above state pension age or have retired early in exceptional circumstances and who normally fit one of the following criteria:
  - I. Baptist Ministers whose names appear in Categories 1,2,3 or 4 of the Union's Register of Covenanted Persons Accredited for Ministry and have done so, for a total of not less than fifteen years;
  - II. Baptist Ministers whose names appear on a register of Recognised ministry with either an Association in membership of the Union or the Union and have done so, for a total of not less than fifteen years;
  - III. Baptist Missionaries who have served the Baptist Missionary Society, and are commended by them, a total of not less than fifteen years, primarily outside the United Kingdom;
2. The surviving spouses of Baptist Ministers or Missionaries in necessitous circumstances who would normally meet one of the following criteria:
  - I. the persons referred to above;
  - II. Baptist Ministers whose names appear at the time of death in one of the said Categories, 1, 2, 3, or 4 or on said register of Recognised ministry and who would have been able to complete a total of not less than 15 years prior to reaching state pension age;
  - III. Baptist Missionaries who at the time of death were serving the Baptist Missionary Society, outside the United Kingdom and who would have been able to complete a total of not less than 15 years prior to reaching state retirement age;

To qualify applicants must not have sufficient capital and / or income to purchase their own home. If their capital is equal to or greater than the normal maximum purchase price they will not normally be considered to be in necessitous circumstances.

Applicants who have already retired and whose circumstances have changed so they now needing housing, may also qualify if they or their spouse would have met the above criteria (1 or 2) at state pension age or the date they retired, if later.

If there is sufficient capital available, the use of which will not detrimentally affect the ability of the CIO to provide housing to the primary beneficiaries in the medium term, housing may additionally be provided to:

1. Baptist Ministers, in necessitous circumstances who are above state pension age or have retired early in exceptional circumstances, who are in active membership of a Baptist Church in membership of the Union, and who in the opinion of the Trustees rendered acceptable service as a Minister of a Church(s) in membership of the Union, for a total of not less than 20 years;
2. The surviving spouses of Baptist Ministers, who at the time of death were in the opinion of the Trustees giving acceptable service as a Minister of a Church in membership of the Union and who would have been able to complete a total of not less than 20 years prior to reaching state pension age

Further, the CIO may provide assistance and support to retired Baptist Ministers, retired Baptist Missionaries and their spouse, who are in necessitous circumstances in such manner as the trustees from time to time determine.

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