Al-Mizan Charitable Trust

Application Process: Online applications only. Client's can apply directly themselves if they wish to do so.

Criteria for applying: Any individual in hardship or need because of poverty, deprivation and/or disadvantage. Priority given to the following groups:

- > Orphans
- > Children & young people under the age of 19 years
- > Disabled, Incapacitated, Terminally ill and Severely mentally ill
- Single parents (particularly divorcees and widows with children)
- > Estranged or isolated senior citizens
- > Individuals/families with severe medical conditions
- > Ex offenders or reformed drug addicts/alcoholics
- > Victims of domestic violence and/or physical/sexual abuse
- > Victims of crime, anti-social behaviour and terrorism

Grants available: grants which achieve the following outcomes:

- Provide access to education/vocational skills
- Increase employability
- Encourage excellence in education/sports/arts
- Breaks the cycle of poverty/deprivation/disadvantage
- Improves the quality of life of individuals/families who are struggling to maintain a dignified existence and positively engage with society
- Relieve suffering and give individuals/families a new start following an event or period of crisis

According to case studies on the website, grants which have been awarded in the past include the following: £200 in food vouchers, bed and mattress, grant to pay for ESOL classes, grant to pay for a new passport so a bank account could be opened, interest free loan of £450 to pay for a professional book-keeping course at college, £400 for a laptop and specialist software to help a client with communication difficulties, £200 to buy a washing machine, £80 to pay for a sports uniform.

Cannot help with grants for clearing debts, funeral expenses, retrospective funding (any item or cost which has already been paid for prior to the approval of a grant) and applications for more than £500 however they will consider match-funding requests where the balance can be raised from other sources.)

British Gas Energy Trust

http://www.britishgasenergytrust.org.uk

Application Process: applications can be made online at the website or an application form can be printed and submitted via post.

Criteria for applying: anyone in financial hardship. Grants unlikely to be given to those with savings/investments. At present you do not need to be a British Gas customer to apply.

Grants available:

Gas and electric arrears (including arrears on prepayment meters)

- Outstanding funeral expenses (clients should always apply to the Social Fund for a Funeral Grant if they are eligible, before applying to the Trust for help with the outstanding arrears)
- Household items which includes gas/electric cooker; fridge-freezer, washing machine; tumble dryer; washer/dryer; gas fire; bed; carpets (up to a maximum of £500 including fitting costs); microwave and vacuum cleaner. (Limited to one household item per application)
- > Boiler repairs and replacements (up to a maximum of £3000)
- Telephone debts (where there is a social or medical need for the line to remain connected)
- Rent arrears (provided they are not due to an overpayment of Housing Benefit-grants unlikely to be given unless the client is at risk of eviction)
- > Council Tax arrears (provided they are not due to an overpayment of Council Tax Benefit)
- Bankruptcy and Debt Relief Order deposits (Bankruptcy deposits are not provided to home owners who are still resident in the mortgaged property.)

NB: if the client is a current customer of N Power and they are only applying for a grant to clear their gas and electric arrears they should apply directly to the **N Power Energy Fund** instead: http://www.npowerenergyfund.com/ The N Power Energy Fund only helps current N Power customers and they only provide grants for gas and electric arrears.

Likewise if the client is an EDF customer they should apply directly to the **EDF Energy Trust**: <u>http://www.edfenergytrust.org.uk/</u> The EDF Energy Trust only helps EDF customers and whilst they use to provide the same grants as the British Gas Energy Trust, their budget has now been limited to gas and electric arrears, Bankruptcy and Debt Relief Order deposits and energy efficient white goods or cookers.

Friends of the elderly

http://www.fote.org.uk

Application process: application form downloaded from website and submitted via post or email. Applications must be made through a third party such as CAB.

Criteria for applying: helps men and women resident in England and Wales aged 60 or over (50 or over for homeless people) with a low income and minimal savings.

Grants available:

- > Mobility aids
- > Basic furniture
- Household white goods and appliances
- > Property repairs
- > Utility bills
- > Regular allowance to support older people living at home who are on a very low income

Cannot help with Rent and Council Tax arrears and items already purchased.

Glasspool Charity Trust

http://glasspool.org.uk

Application process: send a blank email to <u>application@glasspool.org.uk</u> and an application form will arrive within one hour. Clients are expected to make an application to the Local Welfare scheme first.

Criteria for applying: applications can only be made through an organisation which can administer grants on behalf of the Glasspool Charity Trust i.e. must have its own bank account. There are no restrictions on the type of beneficiary which can apply.

Grants available:

- White goods (via their own supplier)
- Beds and bedding (via their own supplier)
- Clothing/school uniform
- > Baby needs
- Travel expenses for hospital visits
- > Flooring in exceptional circumstances for people with disabilities
- Vocational materials/training if there is clear evidence of an employment offer

Cannot help with funeral costs or the repayment of debts.

Heinz, Anna and Carol Kroch Foundation

Application process: applications must be submitted by a recognised body such as a social worker, Citizens Advice Bureau representative, GP or welfare rights officer. Information on the background of the client, family makeup, income and expenditure, what the grant will be used for, other charities approached and how much money has been raised to date is needed. In the case of an application for equipment, adaptations and the like, copies of estimates are needed. Where appropriate, a supporting reference from a GP/Consultant would be useful.

Criteria for applying: help individuals experiencing severe poverty and those with ongoing medical health problems. Also help recent victims of domestic violence.

Grants available: no examples provided, further information can be found on page 26 of the Guide to Grants for Individuals in Need.

National Benevolent Charity

http://www.thenbc.org.uk

Application process: application form can be downloaded direct from the website and presumably submitted by post or email.

Criteria for applying: must be in receipt of all state benefits to which they are entitled and if they are under state retirement age they must have exceptional circumstances such as being in receipt of a long term sickness benefit or Disability Living Allowance/Personal Independence Payment. Assets must be less than £10,000 for a single person and £15,000 for a couple (homes excluded.) Disposable income after essential expenditure must be less than £8000 per annum for a single person and £12,000 per annum for a couple.

Grants available:

- Regular payments to supplement meagre incomes and to make getting by in life a little easier
- One off grants to cover the emergencies in life such as replacing a broken refrigerator or central heating boiler or repairing a leaking roof

According to case histories on the website grants given in the past include window replacements, furniture removal costs, house decorating, and a trip to Lourdes, replacing items stolen in a burglary, new interior furnishings and a payment to improve kitchen facilities.

Society for the Assistance of Ladies in Reduced Circumstances

http://www.salrc.org.uk

Application process: Telephone SALRC on 0300 3651886 and they will ask several questions regarding your client including their name, address, date of birth, details of income received and any debts the client has. They will also enquire about the client's employment history to establish whether they are eligible to apply to any alternative Trust funds first. If the SALRC are satisfied your client meets the criteria for applying they will email/post you an application form which is to be completed and submitted via post.

Criteria for applying: Single women living alone in receipt of a means tested benefit. If a client receives Disability Living Allowance/Personal Independence Payment their income will be too high for them to apply and they also cannot help clients in the moratorium period of a Debt Relief Order or undischarged bankrupts.

Grants available:

- Regular allowances paid monthly
- > TV Licence and telephone rental charges

Talisman Charitable Trust

http://www.talismancharity.org

Application process: a letter to the Talisman Charitable Trust written on behalf of the client detailing the full name and address of the beneficiaries, their financial circumstances, a brief history of the case, an explanation of what is needed and the extent to which "poverty" is involved, an estimate of the funds required and payee details and a list of other charities approached (if any.) For medical issues, supporting medical documentation should be provided and for building work, appropriate quotes.

WARNING: they will only respond if they decide to award a grant. Applications are normally processed within 2-8 weeks so if you haven't heard back within that timescale it is likely the application has been unsuccessful.

Criteria for applying: help individuals in the UK of small means who the trustees consider to be deserving and may be described as "going short".

Grants available:

- > Education
- Health
- > Housing
- Disablement or disability

United Utilities Trust Fund

http://www.uttf.org.uk

Application process: applications can be made online through the website or an application can be printed and submitted freepost.

Criteria for applying: United Utilities customers in financial hardship

Grants available:

- Water arrears
- Household items
- *Bankruptcy and Debt Relief Order deposits (very limited budget)*

The Vicar's Relief Fund

http://www.stmartin-in-the-fields.org/charity/vicars-relief-fund/

Application process: email <u>martin.cobb@smitf.org</u> to be sent an application form which must be completed and submitted by email. Applications are typically processed within 2-3 days.

Criteria for applying: supports people who are at risk of being made homeless, are homeless or vulnerable or have experience of being homeless and are trying to establish or maintain a tenancy.

Grants available:

- Rent arrears (up to a maximum of £250)
- > Bonds/deposits for rented accommodation
- > Clothing
- Ordinary living expenses
- > Beds
- > Furniture
- > Household appliances

WARNING: if a client's application is successful and they receive an award, they must sign a receipt and this must be returned to the VRF. Failure to do so may result in the delay of the processing of future applications.

The Worcester Rotary Sawyer Trust

http://www.sawyertrust.org

Application process: complete application form downloadable from website and submit by post only.

Criteria for applying: help women aged 50 years and over living in the UK and who are in need by virtue of financial hardship, sickness or poor health. **Grants available:**

- > Domestic appliances (fridges, freezers, washing machines, cookers e.t.c.)
- Rent or accommodation arrears
- > Payment of debts incurred with utility bills
- Medical and health aids

The above list is not exhaustive and the Trust should be contacted for advice regarding applications for grants not listed above. Grants do not typically exceed £500.

DISCLAIMER: whilst every attempt has been made to ensure the accuracy of the information contained within this document, the policies of trust funds can change therefore you should always check the website for the most up to date information. If in any doubt regarding the grants available or the criteria for applying, contact the Trust via telephone or email for clarification.

This guide above was created by Michael Egan, a money advice worker at St. Helens Citizens Advice Bureau.

I've found some other the organisations below that may be able to support with grants and funding.

http://www.percybiltoncharity.org.uk

http://www.newby-trust.org.uk/individuals/

The Foundations Independent Living Trust

http://www.buttleuk.org/