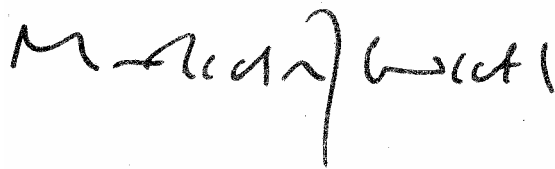


*VULNERABLE CUSTOMERS - COLLABORATIVE WORKING
The Anglian Water Trust Fund Bristol Water/Wessex Water
Restart Plus Dwr Cymru Welsh Water Severn Trent Trust Fund
COLLABORATIVE WORKING - VULNERABLE CUSTOMERS
The Eos Foundation Southern Water New Start Scheme Three
Valleys Water Community Trust
VULNERABLE CUSTOMERS COLLABORATIVE WORKING
The British/Scottish Gas Energy Trust
npower First Step Programme and
COLLABORATIVE WORKING VULNERABLE CUSTOMERS
Scottishpower Energy People Trust Trust Fund
The Anglian Water Water
VULNERABLE CUSTOMERS COLLABORATIVE WORKING
The Eos Foundation Southern Water New Start Scheme
Valleys Water Thames Water Yorkshire Water Community Trust
The British/Scottish Gas Energy Trust The EDF Energy Trust
npower First Step Programme Powergen Hardship Fund
Scottishpower Energy People Trust United Utilities Trust Fund*

Utility trusts and schemes to help vulnerable customers

Information on trusts and company schemes which can help vulnerable customers with water and/or energy debt

"I would like to support this booklet which gives valuable information about some of the help available to vulnerable people, and to welcome the spirit of co-operation and collaboration that has produced it. I hope other organisations with similar trusts or schemes include their information in subsequent editions. I would also like to take this opportunity to encourage more companies to think about ways in which they can help their vulnerable customers."

A handwritten signature in black ink, appearing to read 'Malcolm Wicks'.

Malcolm Wicks MP, Minister of State for Science and Innovation

For further information, or to have your trust or scheme included, please contact:
Helen McLeod, The British Gas Energy Trust, Midgate House, Midgate, Peterborough PE1 1TN
helenmcleod@charisgrants.com 01733 421021

ANGLIAN WATER TRUST FUND		Charitable Trust	
Kirstie Berridge, Trust Relationship Manager kirstieberridge@charisgrants.com 01733 421021 www.awtf.org.uk 01733 421060 application form request line 01733 421050 information line			Applicants to the Anglian Water Trust Fund who are also eligible to apply to other Charis managed Trusts – ie The British Gas Energy Trust Fund and/or The EDF Energy Trust Fund can do so on one application form.
Beneficiaries	Residents in Anglian Water region (inc Hartlepool Water region)		Arrears payments to donor company are made direct. Payments for household bills and costs are made out to supplier.
Types of award	Grants for water/sewerage arrears and/or one off payments for household bills and costs		Grants also made to organisations to provide debt advice and education.

BRISTOL WATER/WESSEX WATER RESTART/RESTARTPLUS		In-house scheme called Restart has operated since 2001 when BWBSL was formed (previously operated by Bristol Water since 1997). Relunched April 1 st 2006 to include Restart Plus, an enhancement to the Restart scheme. Restart is a debt write-off scheme used for genuine 'can't pay' and struggling customers. Designed to encourage better money management through an agreed payment plan: <ul style="list-style-type: none"> • In year 1 customer meets and pays current year charges and BWBSL writes off an equivalent amount from their debt. • In year 2 customer again meets and pays current year and remaining debt is written off. Restart Plus will have two levels of help: more flexible payment agreements that meet the customer needs; more write-offs, including full write-offs. Used for customers with truly exceptional circumstances. Grants also to be made available to increase debt advice capacity in the community: approx £200k during 2006/07.
Sue Lindsay, Head of Consumer Affairs, Wessex Water sue.lindsay@wessexwater.co.uk 01225 526249 Sue Farrell, Social Policy Manager, Bristol Wessex Billing Services Ltd sue.farrell@bwbsl.co.uk 01225 524311 www.wessexwater.co.uk www.bristolwater.co.uk (company websites)		
Beneficiaries	Customers of Wessex Water and Bristol Water	
Types of award	Debt write-off scheme	

DWR CYMRU WELSH WATER (DCWW) CUSTOMER ASSISTANCE FUND		<p>In house scheme</p> <p>Dwr Cymru operates a Customer Assistance Fund for customers struggling with arrears. Applications are accepted through non-charging money advice agencies such as the Citizens Advice Bureau.</p> <p>If a qualifying customer pays their current charges for 6 months, half of their arrears will be cleared from their account. If a customer pays their charges for a further 6 months, the remaining half of their arrears will be cleared from their account.</p>
<p>Alan Millard, Collections Manager Mobile 07810 791198 Office 02920 771728 alan.millard@dwrcymru.com</p>		
Beneficiaries	Domestic customers of Dwr Cymru Welsh Water	
Types of award	Water and sewerage arrears are removed from the account.	

THE EOS FOUNDATION		<p>Charitable Trust</p> <p>Applicants to the Eos Foundation who are also eligible to apply to other Charis managed Trusts – ie The British Gas Energy Trust Fund and/or The EDF Energy Trust Fund can do so on one application form.</p> <p>Arrears payments to donor company are made direct. Payments for household bills and costs are made out to supplier.</p>
<p>Kirstie Berridge, Trust Relationship Manager kirstieberridge@charisgrants.com 01733 421021</p> <p>www.eosfoundation.org.uk</p> <p>01733 421060 application form request line 01733 421050 information line</p>		
Beneficiaries	<p>Customers of:</p> <ul style="list-style-type: none"> -Bournemouth & West - Mid Kent Water Hampshire Water - Portsmouth Water -Folkestone & Dover - South East Water Water -Tendring Hundred Water 	
Types of award	Grants for water/sewerage arrears and/or one off payments for household bills and costs	

SEVERN TRENT TRUST FUND		<p>Charitable Trust</p> <p>Grants are given to help customers of Severn Trent Water who are in severe hardship and unable to pay water/sewerage charges.</p> <p>Most grants are given to help with water charges but help is also available toward other priority bills and costs.</p> <p>When appropriate, applicants are referred to other trust funds by agreement.</p> <p>During the current year £3.6 million is being donated to the Trust which is used mainly for grants to individuals with some allocated to support debt counselling and money advice services in the region.</p> <p>During the last year:</p> <ul style="list-style-type: none"> • 8,460 applications have been received from individuals • 6,917 grants have been paid • £2.6m has been given in grants to individuals • £520k has been allocated to organisations for money advice work
Chairman of Trust Dr Derek Harris Operational contacts (Auriga Services Ltd) Stuart Braley, CEO (Auriga) Carol Arnold, Director “ Gay Hammett, Ops Manager “ Sharon Pritchard, Team Manager “ www.sttf.org.uk email office@sttf.orh.uk 0121 355 7766 0121 321 1324		
Beneficiaries	Customers in hardship	
Types of award	Help with utility bills and other priority costs	
	Funding for debt/money advice, financial literacy.	

SOUTHERN WATER - New Start Scheme		<p>In house scheme</p> <p>To qualify for the scheme, customers must have arrears of £750.00 <u>or</u> have not made a single payment within the previous two years.</p> <p>If the customer can pay the current annual charge by instalments, Southern Water will waive the same amount off the arrears.</p> <p>All credit adjustments to the customer’s account will be made on a quarterly basis.</p>
Stuart Bailey, Field Operations Section Leader Stuart.bailey@southernwater.co.uk 01903 272300 www.southernwater.co.uk (company website)		
Beneficiaries	Customers of Southern Water	
Types of award	Reduction of water services charges	

THREE VALLEYS WATER		<p>In house scheme</p> <p>The Fund is a mirror image of the Thames Water Fund. This enables both water and sewerage charges to be written off simultaneously.</p> <p>The fund does not have charitable status and all referrals are dealt with by Thames Water staff. Eligible customers are offered a “fresh start” by having all their water debt written off but only where they keep to a payment arrangement for an agreed period.</p> <p>Statistics show that customers who are helped have an 80% likelihood of maintaining regular payments.</p> <p>No other debts are covered.</p> <p>Awards are made monthly on the recommendation of staff or CABx.</p>
<p>Maureen Saunders, Arrears & Collections Manager Maureen.saunders@3valleys.co.uk 01707 277345</p> <p>www.3valleys.co.uk (company website)</p>		
Beneficiaries	Customers of Three Valleys Water	
Types of award	Water and sewerage arrears	

THAMES WATER		<p>In house scheme</p> <p>We offer 3 assistance schemes which are all internally administered and only look to assist customers with water costs, debt and arrears</p> <p>Vulnerable Tariff – fixed rate tariff for customers with abnormally high water consumption as a result of certain medical conditions – i.e. Kidney dialysis or other affordability issues such as extremely large families.</p> <p>Customer Assistance Fund – looks to clear arrears for customers who can prove they can pay for current water usage but are unable to clear historic arrears due to affordability issues – may be as a result of a previous loss of income or other change in circumstances.</p> <p>Special Needs – we have a further range of tariffs for customers with particular special needs such as severely disabled customers who struggle to pay basic living costs.</p>
<p>Andrea Owens, Collections Operations Manager Andrea.owens@thameswater.co.uk 07747 644270</p> <p>Special Needs Team 01793 424424 Customer Assistance Fund 01793 424948 Vulnerable Tariff 01793 424094</p>		
Beneficiaries	Thames Water Customers	
Types of award	Water and sewerage arrears	

YORKSHIRE WATER COMMUNITY TRUST		Charitable Trust The Trust provides monetary assistance to those customers in genuine need, and is governed by a board of Trustees consisting of senior business people and heads of community groups, such as advice agencies, councils and charities. A number of awards are also made in appropriate circumstances to debt advice/support agencies.
Info @ywct.org.uk 0845 124 2426 www.ywct.org.uk		
Beneficiaries	Customers of Yorkshire Water	
Types of award	Water and sewerage arrears	

BRITISH GAS ENERGY TRUST SCOTTISH GAS ENERGY TRUST		Charitable Trust Applicants to the British and Scottish Gas Energy Trust who are also eligible to apply to other Charis managed Trusts – ie The EDF Energy Trust Fund, the Eos Foundation, and/or The Anglian Water Trust Fund can do so on one application form. Arrears payments to donor company are made direct. Payments for household bills and costs are made out to supplier. Grants are also made to organisations to provide debt advice, debt prevention, and financial education. Since its start in November 2004 the Trust has made over 5,300 awards totalling over £2million. A further £1.1million has been committed so far to fund debt advice, debt prevention, and financial education projects in the UK.
Helen McLeod, Trust Relationship Manager helenmcleod@charisgrants.com 01733 421021 www.britishgasenergytrust.org.uk www.scottishgasenergytrust.org.uk 01733 421060 application form request line 01733 421050 information line		
Beneficiaries	Customers of British or Scottish Gas. For applications for help with one off payments for household bills and costs applicants must live in a property supplied by British or Scottish Gas.	
Types of award	Energy arrears and/or one off payments for household bills and costs	

EDF ENERGY TRUST		Charitable Trust Applicants to the EDF Energy Trust who are also eligible to apply to other Charis managed Trusts – ie The British Gas Energy Trust Fund, the Eos Foundation, and/or The Anglian Water Trust Fund can do so on one application form. Arrears payments to donor company are made direct. Payments for household bills and costs are made out to supplier. Grants are also made to organisations to provide debt advice and education. Since its start in November 2003 the Trust has made over 4,500 awards totalling over £2.2million.
Claire Watt, Trust Relationship Manager clairewatt@charisgrants.com 01733 421021 www.edfenergytrust.org.uk 01733 421060 application form request line 01733 421050 information line		
Beneficiaries	Customers of EDF Energy (formerly branded as SWEB Energy, SeeBoard Energy, London Energy). For applications for help with one off payments for household bills and costs applicants must live in a property supplied by one of the above brands.	
Types of award	Energy arrears and/or one off payments for household bills and costs	

npower – First Step programme		<p>In house scheme</p> <p>npower operates the First Step programme for vulnerable customers who cannot afford to pay for energy use and/or debt. It provides a holistic solution to the management of energy bills and includes:</p> <ul style="list-style-type: none"> • Help with account management by the First Step team who offer a personalised service on a one-to-one basis • First Step Fund which enables customers to have their debt put on hold and cleared by npower if the customer keeps to an agreed payment plan • First Step Tariff which is npower’s cheapest tariff and only available to these customers. Access to the First Step tariff will continue as long as the customer remains eligible through low income. • In addition benefits entitlement checks and energy efficiency advice and measures are offered. <p>This is a long term arrangement with the customer to provide a permanent solution to the management of energy bills, and offers financial support, support to reduce energy consumption and support on a one-to-one basis to help manage their energy bills.</p>
<p>Emma Chetwynd Jarvis – Social Action Product Manager</p> <p>Spreading.warmth@npower.com</p> <p>Customers or agencies etc should contact 0808 172 6999 (freephone)</p>		
Beneficiaries	Customers of npower who are unable to pay their energy bills	
Types of award	First Step Fund First Step Tariff	

POWERGEN HARDSHIP FUND		In house scheme
<p>Freephone 0800 051 1480</p> <p>caringenergy@powergen.co.uk</p> <p>www.powergen.co.uk/EnergyEfficiency?Guidance-And-Caring-Energy.htm</p>		<p>Powergen is committed to helping vulnerable customers achieve affordable warmth in their homes.</p> <p>CaringEnergy offers vulnerable customers a straightforward route into the range of products, measures and services we offer which aim to reduce energy bills, improve energy efficiency, increase household income and affordably heat homes.</p>
Bene- ficiaries	<p>It is widely acknowledged that there are a number of customers that current Government and supplier schemes cannot help with heating and insulation measures. These people tend to be low income households – but not those in receipt of qualifying benefits.</p> <p>The Powergen Hardship Fund aims to assist Powergen customers who are low income, ‘near-benefit’ households facing financial difficulty.</p>	<p>Through CaringEnergy Powergen gives help with the following which in turn help address the causal factors of fuel poverty or living in a cold home in a holistic way:</p> <ul style="list-style-type: none"> • Free and discounted energy efficiency measures • Free energy audit • Free energy efficiency advice • Free low energy light bulbs • Free benefits entitlement check • Advice on payment methods and tariffs • Referrals to other grant schemes • Priority Services Register • Hardship Fund
Types of award	<p>The Powergen Hardship Fund offers the following assistance to successful applicants:</p> <ul style="list-style-type: none"> • Installation of cavity wall and/or loft insulation • Repair/installation of heating measures which in some cases could include repair of unsafe gas heating systems or full central heating • Essential household appliances. 	<p>Powergen will invest £33m a year over the next three years in CaringEnergy to help customers access the range of products, measures and services which aim to reduce energy bills, improve energy efficiency, increase household income and affordably heat homes.</p> <p>CaringEnergy also features a new Hardship Fund of up to £2 million aimed at providing a ‘last resort’ source of sustainable help for those Powergen customers who are facing financial difficulty.</p>

SCOTTISHPOWER ENERGY PEOPLE TRUST		<p>Charitable Trust</p> <p>The ScottishPower Energy People Trust is an independent charity established to help end fuel poverty. It invites not-for-profit organisations (eg charities, local community groups, Local Authorities, support organisation etc) that assist those in fuel poverty to apply for much needed funds.</p> <p>Organisations can apply for funding to support projects or schemes covering:</p> <ul style="list-style-type: none"> • Crisis Funding – eg women and children needing emergency accommodation and vulnerable young people setting up home for the first time • Benefits Health Checks of Income Maximisation – eg helping households that aren't claiming all the benefits to which they're entitled; or are not eligible for current government grants or funding because they don't receive the appropriate benefit • Energy Efficiency Measures – eg a scheme that aims to improve the energy efficiency of homes • Research – eg a research project that aims to understand the link between fuel poverty and health <p>Priority will be given to projects aimed at helping families with young children and young people.</p> <p>ScottishPower launched the fund with an initial contribution of £1million, since then its contribution has trebled to £3 million. To date the trust has awarded over £1.6 million to 47 organisations assisting over 31,000 households throughout Britain.</p> <p>During 2006 the Trustees will meet quarterly on the first Thursday of March, June, September, and December.</p>
Ann Loughrey, Head of External Business and Community Relations Ann.loughrey@scottishpower.com 0141 568 3886 www.energypeopletrust.co.uk		
Beneficiaries	Please see opposite	
Types of award	Please see opposite	

UNITED UTILITIES TRUST FUND		Charitable Trust	
Chairman of Trust Mike Shields Operational contacts (Auriga Services Ltd) Stuart Braley, CEO (Auriga) Carol Arnold, Director “ Gay Hammett, Ops Manager “ Rachel Coley, Team Manager “ www.uutf.org.uk email office@uutf.orh.uk 0845 179 1791 0121 321 1324			Grants are given to help customers of who are in severe hardship and unable to pay water/sewerage charges. Most grants are given to help with water charges but help is also available toward other priority bills and costs. When appropriate, applicants are referred to other trust funds by agreement.
Beneficiaries	Customers in hardship		During the current year £3.6 million is being donated to the Trust which is used mainly for grants to individuals with some allocated to support debt counselling and money advice services in the region. During the last year: <ul style="list-style-type: none"> • 8,482 applications have been received from individuals • 4,245 grants have been paid • £3.9m has been given in grants to individuals £320k has been allocated to organisations for money advice work
Types of award	Help with utility bills and other priority costs Funding to organisations to support debt advice and financial literacy.		