

Winter 2013

## Hello Everyone

Hello and welcome to our latest newsletter highlighting changes to our Trusts and Funds as well as providing you with guidance and contacts.

It has been another busy year for Charis. We recently rebranded and chose to unveil our new look at the Citizens Advice Conference in September. We are thrilled with the positive responses received so far and would like to offer anyone who feeds back their constructive comments on our new branding website [www.charisgrants.com](http://www.charisgrants.com) the chance to win M&S vouchers. For your chance to win please email [admin@charisgrants.com](mailto:admin@charisgrants.com) and put *Charis Brand Draw* in the subject line.\*

Read on to find out the latest news and goings on at Charis.

Wishing you all a safe, happy and healthy Christmas and New Year.

*Allyson Broadhurst*  
Managing Director

\* **Prize Draw Rules:** A cash alternative to M&S vouchers is not available. The prize draw is open to everyone who sends in constructive feedback on the new Charis website. All entries must be received by 5pm on 17<sup>th</sup> January. One entry is permitted per person. The winner will be selected and notified by the end of January 2014 in a random draw from all valid entries received by the closing date. No correspondence regarding the results of the draw will be entered into. By submitting an entry, you are deemed to have accepted these rules.

## New domestic energy efficiency programme - Energy Company Obligation (ECO)

Larger energy providers have been given a target by the government to reduce carbon emissions by improving the energy efficiency of homes in Britain. This new domestic energy efficiency programme is called the Energy Company Obligation (ECO). Before applying to any of the Trusts for a new boiler an applicant should check if they are eligible for the work to be done under ECO. In addition to boilers ECO could also help with loft and cavity wall insulation. Contact details can be found on the contacts page.

## Funding Updates and New Programmes

### British Gas donates an additional £10 million to the British Gas Energy Trust (BGET)

In June 2013 the BGET received an additional £10 million donation from British Gas so that it can help many more vulnerable applicants. There are still ample funds available to help those in need, especially during these cold winter months so if you know someone that could benefit from an award please encourage them to apply.

The Trust offers a wide range of assistance including:

- Grants to clear utility debt (all suppliers)
- Energy efficient white goods
- Boilers (only those not eligible under ECO can apply for a boiler)
- Funeral arrears
- Bankruptcy / DRO
- Other priority household bills e.g. council tax and rent arrears.

Remember, the BGET can help customers of all utility companies. For further information and to apply online, please visit [www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk)

### Funding available from the Affinity Water Trust

The Affinity Water Trust (AFF) still has funds available to clear water debts owed to Affinity Water. In addition the Trust can also help clear other priority household debts and purchase essential household items. For more information and to apply online please visit [www.affinitywatertrust.org.uk](http://www.affinitywatertrust.org.uk)

## Changes to the assistance available from EDF Energy Trust (EDFET)

Compared to previous years there is currently less funding available from the EDFET with lower weekly budgets. This means only the strongest applications can be awarded. The sustainability of an applicant going forward must be demonstrated i.e. weekly income figures given in the finance section must roughly balance with weekly expenditure figures. We recommend all applicants to the Trust seek money advice before applying to strengthen their chance of receiving an award.

Due to budget constraints, the EDFET Trustees have restricted the number of Further Assistance Payment (FAP) items offered under the Trust to the following:

- Gas and electricity debts owed to suppliers other than EDF Energy
- Energy efficient white goods
- Bankruptcy deposits / Debt Relief Orders (DRO) / Scottish Bankruptcy (LILA)

The Trust receives a high number of requests for ineligible items which it is not able to help with. If you have any queries please contact Charis' Communications Team, details given below. For more

## Charis now administers Local Authority Schemes

In April Charis started administering local authority schemes for North Yorkshire County Council and Cambridgeshire County Council. The schemes replaced the DWP crisis loans and community care grants and aim to help vulnerable people with an immediate need living within the home county.

The schemes provide one-off practical support or other forms of support for:

- Vulnerable people moving into or remaining in the community.
- Families and vulnerable individuals under exceptional pressure.

Items such as emergency food packs and utility credit, white goods, bedding, clothing and essential household furniture are some of the awards available.

Applications are submitted via approved Authorised Agents. Details of how to find your nearest agent can be found on page 5.

## Charis Training Day to take place in 2014

We are pleased to announce we will be hosting a training day in 2014. The training is aimed at any advisor who feels that their clients would benefit from the help available from the schemes operated by Charis. We will confirm the date in the New Year and details will be advertised on our website. The day will include:

- details on the help available from the Schemes administered by Charis
- how to successfully complete an application form
- workshop exercises
- networking opportunities
- and of course a delicious buffet lunch!

The event will be free of charge but you will need to pay for your travel to Peterborough. To register your interest email [julietdixon@charisgrants.com](mailto:julietdixon@charisgrants.com)

## Charis Out and About

### Charis teams up with Bounty to create awareness of grants available, targeting those who look after young families

Charis recently appointed Bounty to run an awareness campaign promoting the help available from the Schemes. Bounty is a promotions company and parenting club with strong links within the health care sector. The campaign, which started on 4 November, targets Health Care Professionals and will run for an initial period of four months. As part of the campaign Health Care Professionals will also be signposted to other services that could help their clients e.g. the Warm Home Discount Scheme and their local authority assistance fund.

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inspiring welfare solutions

## Charis attends key conferences

In the last couple of months we have been busy travelling the country attending various conferences and exhibitions. In September we exhibited at the Citizens Advice Annual Conference which was held at Warwick University. In November we attended the Money Advice Liaison Group (MALG) Conference in London and most recently we attended the Water Industry Customer Conference which took place in Birmingham at the beginning of December.

Thanks to all who came to visit our stand, it was a pleasure meeting you all. We hope to see you again next year!



## Important Information

### A word from the Grants Unit

Our Grants Unit is working flat-out to process the large number of applications we receive on a weekly basis. To help us speed up our response and avoid delays, there are a few things you could do...

- **Check the regularity of DWP payments** when completing the 'Household's financial situation' (currently section 7). This can make the application appear over or under spent which could lead to an unsuccessful application. If we have to write out for clarification this delays the application process. Remember the Schemes are looking for a balanced budget.
- **Ensure that you only apply for eligible items** - limited budgets for Further Assistance Payments (FAP) mean that only one FAP can be awarded per household. FAPs are only available from the BGET, EDFET and AFF. There are severe restrictions on eligible items from the EDFET as detailed previously.
- **Ensure your FAP application includes correct information** e.g. when requesting an oven, please confirm what type of oven you wish to replace as we cannot replace an integrated oven with a freestanding one. Item details cannot be changed if incorrect information is given as this causes difficulties for our supplier and complicates the ordering process.
- **Please confirm whether or not the applicant receives child maintenance** within section 10.

### Eligibility Criteria Clarified

The range of assistance available from the Schemes administered by Charis can change from time to time, according to the instructions of Trustees / donating companies. Eligible items vary depending on the Trust however the following items are excluded across all Trusts:

- Loans, bills or items already paid for
- Fines for criminal offences
- Educational or training
- Debts to central or local government departments e.g. Tax and National Insurance
- Catalogues, credit cards, personal loans and other forms of non-secured lending
- Deposits to secure accommodation, mortgage payments
- Medical equipment, aids and adaptations
- Over payments of benefits
- Business debts
- Holidays

## Organisational Grant Programmes: EDFET and BGET

The BGET and EDFET continue to fund a number of organisations based in England, Scotland and Wales. The funded organisations provide holistic money / debt advice and ensure each client receives the help, support and guidance required to meet their individual needs and resolve their debt problems to their entirety, regardless of whether they have a British Gas or EDF Energy debt. Each organisation will go the extra mile for the client when liaising with their debtors, but equally allow able clients to deal with any follow up where appropriate. The aim of the funded organisations is to help people become sustainable in the long term and remain energy debt free.

Funded workers can also refer applicants to other Schemes e.g. (ECO), that they may be eligible for help under e.g. boiler replacements, loft and cavity wall insulation and the Warm Home Discount Scheme.

The British Gas Energy Trust currently funds 15 organisations based in England, Scotland and Wales. This programme is due to expand with eight new projects set to start in the New Year. See page 6 for contact details.

The EDF Energy Trust funds three organisations based in the South. This programme is due to continue in 2014. See page 6 for contact details.

There are no new organisational grant funds available at the moment.

## How can our funded organisations help you?

We recommend that you make contact with your nearest funded organisation. The project workers regularly visit their local and surrounding communities to talk about the help available from the Schemes, how to apply, eligibility etc. Their knowledge of the Schemes and the application process could strengthen your knowledge and help you when making future applications.

Are you getting a large number of requests to help with utility debt? Our funded organisations may also be happy to take referrals from your organisation to help your clients. The advisors will even help applicants who do not live locally by providing help and advice over the telephone, and where necessary will help complete an application form on the client's behalf.

## Christmas Contact Details

### Christmas opening hours

Charis will be closed from Wednesday 25 December 2013 – Wednesday 1 January 2014 inclusive.

We are open again for business on Thursday 2 January



Member of

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## New Charis Departments

With the team here at Charis expanding rapidly we still want to ensure that your query is resolved as quickly as possible. To do this we have introduced new departments. Please see below:



## CONTACT DETAILS

### Charis Communications Team

If you have a query or want just more information how the Schemes administered by Charis please call our new Communications Team. Our dedicated staff aim to answer your query as quickly and as fully as possible.

**T: 01733 421060**

**E: [admin@charisgrants.com](mailto:admin@charisgrants.com)**

**Opening hours: Monday – Friday 9:00 – 17:00**

### New Business

If your company is interested in working with Charis or wish to find out how we can support you, please call our Business Enquiries Line:

**T: 01733 421075**

**E: [businessenquiries@charisgrants.com](mailto:businessenquiries@charisgrants.com) Opening hours: Monday – Friday 9:00 – 17:00**

### The Application Request Line saves time

To request an application form, save time by calling our Application Request Line and simply leave a clear message on the answer phone confirming your name, full postal address including postcode and which Scheme you would like an application for. You will then be sent the paperwork.

**T: 01733 421060**

**Opening hours: 24 hours per day. 7 days a week**

### Local Authority Schemes

To find details of your nearest Authorised Agent please contact:

Helen Britton  
North Yorkshire Local Assistance Fund  
Manager  
T: 01609 533551

Anne-Marie Green  
Team Administrator, Cambridgeshire  
County Council  
T: 01223 715903

### Schemes administered by Charis

The quickest and easiest way to find information or to apply is via the individual Trusts websites, which contain details of who can apply and the help available. You can either apply online or print a PDF application form to complete by hand. For further information, visit:

[www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk)

[www.edfenergytrust.org.uk](http://www.edfenergytrust.org.uk)

[www.npowerenergyfund.com](http://www.npowerenergyfund.com)

[www.affinitywatertrust.org.uk](http://www.affinitywatertrust.org.uk)

[www.anglianwater.co.uk/awaf](http://www.anglianwater.co.uk/awaf)

[www.southeastwater.co.uk/helpinghand](http://www.southeastwater.co.uk/helpinghand)

Please note applications to the Local Assistance Schemes must be made through an approved authorised agent.

[www.northyorks.gov.uk](http://www.northyorks.gov.uk)

[www.cambridgeshire.gov.uk](http://www.cambridgeshire.gov.uk)

### ECO

British Gas

W: [www.britishgas.co.uk/eco](http://www.britishgas.co.uk/eco)

T: 0800 294 0207

### EDF Energy

W: [www.edfenergy.com/eco](http://www.edfenergy.com/eco)

T: 0800 096 8634

## Contact Details for organisations funded by BGET and EDFET

### British Gas Energy Trust Bristol Debt Advice Centre

T: 0117 954 3544  
E: [energy@bdac.org.uk](mailto:energy@bdac.org.uk)

### Bromley by Bow Centre (London)

T: 020 8709 9745  
E: [eastendenergyfit@bbbc.org.uk](mailto:eastendenergyfit@bbbc.org.uk)

### Manchester Citizens Advice Bureau

T: 0161 493 2753  
E: [bget@manchestercab.org](mailto:bget@manchestercab.org)

### St Ann's Advice Group (Nottingham)

T: 0115 908 1532  
E: [debbiewebster@stannsadvice.org.uk](mailto:debbiewebster@stannsadvice.org.uk)

### Dawn Advice Ltd (Morpeth)

T: 0300 303 1931  
E: [fueldebtadvice@dawnadvice.org.uk](mailto:fueldebtadvice@dawnadvice.org.uk)

### Riverside Advice (Cardiff)

T: 029 2034 1577  
E: [dale.mills@riverside-advice.co.uk](mailto:dale.mills@riverside-advice.co.uk)

### Preston & District Citizens Advice Bureau

T: 01772 254407  
E: [bgetproject@preston.cabnet.org.uk](mailto:bgetproject@preston.cabnet.org.uk)

### EDF Energy Trust Thanet Citizens Advice Bureau

T: 01843 229696  
E: [enquiries@thanetcitizensadvice.co.uk](mailto:enquiries@thanetcitizensadvice.co.uk)

### Bristol Debt Advice Centre

T: 0117 954 3544  
E: [energy@bdac.org.uk](mailto:energy@bdac.org.uk)

### Plymouth Citizens Advice Bureau

T: 01752 676091  
E: [applications@plymouthcab.org.uk](mailto:applications@plymouthcab.org.uk)

### Money Matters Money Advice Centre (Glasgow)

T: 0141 445 7613  
E: [donald@money mattersweb.co.uk](mailto:donald@money mattersweb.co.uk)

### Speakeasy Advice Centre (Cardiff)

T: 029 2045 3111  
E: [ben.saltmarsh@speakeasyadvice.co.uk](mailto:ben.saltmarsh@speakeasyadvice.co.uk)

### St Helen's Citizens Advice Bureau

T: 01774 751 380  
E: [michael.egan@sthelenscab.org.uk](mailto:michael.egan@sthelenscab.org.uk)

### Local Solutions (Liverpool)

T: 0151 705 2382 / 0800 988 2655  
E: [fueldebt@localsolutions.org.uk](mailto:fueldebt@localsolutions.org.uk)