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Objective:

To help clients meet their needs by making successful applications to charities. In this pack we will cover:

- Identifying whether a charity application is appropriate
- Finding the right charity for your client
- Making an effective charity application

Identifying whether a charity application is appropriate

Meeting clients’ needs

Many older people and their carers approach Age Concern for information and advice which will help them get more out of life. I&A staff often need to ask people about their income as this is a key issue in determining whether the older person’s needs can be met.

We know that older people do not always claim all the benefits to which they are entitled. An estimated £1.4 billion income related benefits to which pensioners were entitled in 2000/01 went unclaimed (‘Income related benefits estimate of take up’ - Department of Work and Pensions). Welfare benefits advice plays a significant part in helping clients with debts to maximise their income.

It is important to ensure that older people are claiming all the benefits to which they are entitled. Once they are aware of the benefits available, many people are happy to claim them, as they recognise that these are a legal right. However, benefits are set at a low level and often will not cover all of an older person’s needs. This is where charitable trusts can make an invaluable contribution to ensuring a good quality of life.
Raising the issue of charity applications with clients

There can still be a social stigma attached to applying to charities for help, so the issue needs to be raised sensitively. It may be easier for both yourself and the client if you have had a chance to develop a relationship whilst carrying out a welfare benefits check. In any case, you will need to make sure that the client’s needs cannot be met from statutory sources, before approaching a charity for help.

You will feel more comfortable raising sensitive issues with clients if you are confident about your communications skills. If you would like to improve these, you may want to look at the Age Concern Information and Advice Skills Induction Pack, Module 2 - Interviewing and communication skills.

‘A Guide to Grants for Individuals in Need’ (see Information Sources at the end of this pack for full details) is indispensable to anyone wanting to identify appropriate sources of assistance for clients. The authors state ‘A charitable trust is public money being held for the benefit of a specific group of people; just as people are encouraged to access any statutory funds they can, they should also accept all charitable money which has been set aside for them.’

What kind of things can charities help with?

Charities have specific aims and objectives, usually set out in a governing document, which governs what they can and cannot do. Many charities were established before the welfare state, but still help to combat poverty and sickness and promote development and education. Some charities will pay weekly allowances, others will make a one-off payment or provide services or things which the client needs.

The Charity Commission publication ‘Charities for the relief of the poor’ makes it clear that anyone who is in need, or suffering hardship or distress may be eligible for help. It provides a list of types of help that may be available which are set out below. However, this just gives an indication— there are so many different charities and their aims and objectives vary a great deal. That’s why ‘A Guide to Grants for Individuals in Need’ is indispensable!
Charity Commission publications
The Charities Commission gives the following list of things which may be appropriate for charities to provide for people who do not have enough money:

Grants
• weekly allowances for a limited period to meet a particular need;
• special payments to relieve sudden distress;
• payment of travelling expenses for visiting people, for example in hospital, convalescent home, children's home, a prison or other similar place, particularly where more frequent visits are desirable than payments from public funds will allow;
• payments to meet expenses associated with visiting people (as mentioned above) for example, child-minding, accommodation, refreshments etc;
• payments to assist in meeting electricity, gas, and water bills;
• payment of television licence fees.

The provision of items
• furniture, bedding, clothing, food, fuel, heating appliances;
• washing machines and fridges;
• radio or television sets for the lonely, the bedridden or the housebound.

Payment for services
• essential house decorating;
• insulation and repairs;
• laundering;
• meals on wheels;
• outings and entertainment.
The provision of facilities

- the supply of tools or books;
- payments of fees for instruction or examinations, or of expenses connected with vocational training or with language, literacy, numeracy or technical skills;
- equipment and funds for recreational pursuits or training intended to bring the quality of life of the beneficiaries to a reasonable standard.

The Charities Commission also gives examples of extra help for people who are sick, convalescent, infirm or who have disabilities

Grants of money

- special payments to relieve sickness or infirmity;
- payment of travelling expenses on entering or leaving hospitals, convalescent homes, or similar institutions, or for out-patient consultations;
- payment towards the cost of adaptations to the homes of disabled people;
- payment of telephone installation charges and rentals.

The provision of items

- expensive food for special diets;
- medical equipment such as wheelchairs either outright or, if expensive but appropriate, on loan.

The provision of services or facilities

- exchange of library books;
- gardening;
- bathing, hair washing, shaving, foot care;
- help in the home;
- nursing aid, physiotherapy in the home;
- shopping;
• reading, sitting-in, audio tapes for the housebound;
• travelling companions;
• arrangements for a period of rest or change of environment;
• treatment at convalescent homes or other institutions;
• transport.

Finding the right charity for your client

Charity begins at home
Your own Age Concern is a charity and provides many products and services for older people. You probably have a list of local charities and the help they can provide. It may be that if an older person has an unmet need, you will not have to look any further than your own office!

Exercise 1

- Make sure you know about all the services your Age Concern can provide, what the charges are or whether they are free.
- Does your Age Concern have a small grants fund? If so, what is it used for and how do people apply?
- Does your Age Concern have a list of local charities? Make sure you know what they can help with.

Questions to ask the client
Charities are set up for particular reasons to help particular groups of people, so you need to find out a certain amount about your client in order to identify a suitable trust to approach. Some people enjoy telling you their life story, others are more reserved. It can help if you explain why you are asking these questions. You can also reassure clients that charities treat applications in confidence.
You will need to make notes of what your client tells you so that you have the information to hand when researching a suitable source of funding. There is a checklist, which you may find helpful, on page 12.

**Information about the client, income and capital**

You will have gathered some of the basic information charities need if you have carried out a welfare benefits check:

- The client’s name and address
- Date of birth – *ask also where the client was born – see below*
- Family circumstances – *does the client live with a partner or alone, do they have any dependants living with them?*
- Income from all sources
- Capital

**Expenditure**

In addition, you will need to provide a breakdown of expenditure so that the trust can see why the client needs the help you are requesting. *See the checklist of topics you should cover on page 52 of Dealing with Money Problems.*

- **What is the unmet need?**
  Some charities focus on particular types of grant, for example to pay water bills or TV licences.

- **How much money is required? Or what service or goods are being requested?**
  The charity will need to understand clearly what the client is asking for.

- **Do you have any problems with your health?**
  There are many charities that help people who suffer from ill-health or have disabilities. Some focus on particular medical conditions, for example Alzheimer’s disease or Cancer.
• **What jobs have you done?**

• **Have you been in the forces?**

Lots of charities focus on a person’s occupation. It is especially useful if your client has been in one of the services (Army, Navy or Air Force) as these have very effective benevolent associations. There are also charities associated with many individual regiments.

• **Where do you come from?**

• **Do you have links with any particular geographical area?**

Many parts of the United Kingdom have charities which help their residents or former residents. For example, The Benevolent Fund for Nurses in Scotland may provide grants to nurses who trained or held professional posts in Scotland; the John William Chapman Charitable Trust helps people in need who live in the metropolitan borough of Doncaster.

There are also charities aimed at expatriates living in the UK, for example, the Netherlands Benevolent Society; the Bestway Foundation, which helps people who are ill and of Indian, Pakistani, Bangladeshi or Sri Lankan origin.

• **Do you have any special interests or beliefs?**

There are charities that help people with many kinds of interest from pets to rugby. There are also charities associated with religious beliefs and other affiliations ranging from Masons to vegetarians.

**Does the client have debt problems?**

Sometimes people may approach your Age Concern for help with particular items of expenditure without saying that they have problems with debt. As you go through the income and expenditure checklist with the client, you may realise that the client’s expenditure exceeds his or her income and the person may mention difficulties in making payments on credit agreements or other bills.
Information and signposting

If this is the case, you will need to provide information and signpost the client to a suitable agency to help with their debt problems (see Part One of Dealing with Money Problems).

The client may still need you to help them to apply to charities as their needs may not be fully met through the debt advice process. Some charities will consider paying off debts directly. Others will not, but will help the client with other needs. You need to find out what the charity’s policy is before making an application.

*(See below for more information on making applications to charities.)*

Information about grant-making trusts

In addition to the local information which you have already found out in exercise one, the main source of information on general, national, occupational, sickness and disability charities is ‘A Guide to Grants for Individuals in Need’ (see Information Sources at the end of this pack for full details), which is published annually. We refer to this as ‘The Guide’ in the rest of this pack.

Your Age Concern may also subscribe to the internet version of the Guide, which is updated regularly throughout the year.

Exercise 2

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Where is your Age Concern’s copy of The Guide?

Do you have access to the internet version?
Making an effective charity application

Who should do it, you or the client?

If you use the Guide to identify suitable potential sources of funding, it will tell you whether the trust will accept an application direct from a client or whether the application needs to be through a third party such as Age Concern.

If there is a choice, it will depend on what time and administrative resources your Age Concern has available. If you could make the application on the client’s behalf, you may want to discuss it with them. Would they prefer you to do it, or would they prefer to do it themselves? If the client feels confident to apply, you will need to make sure that they understand what they should put in the application (see Writing to Charities, below). The client and I&A worker need to be clear what has been agreed and who is responsible for doing what.

If you make the application on the client’s behalf, you should check it through with them before sending it, to make sure that you have got all the details right. You will also need to keep a copy of the application.

How should you make the application?

It can help if you imagine that you are a Trustee of the charity to which you are applying. Charities have to comply with legal requirements and are only allowed to carry out the activities specified in their aims and objectives. So, for example, if you are making an application to the Auto Cycle Union Benevolent Fund, you would need to provide evidence that the client was a past or present member of the Union, as they can only authorise grants to such individuals.

Trustees will be volunteers, and Correspondents, whose names are given in the Guide, will often be volunteers, doing the work in their spare time. This is particularly true of smaller charities.
It can be worth making a telephone call prior to submitting an application, to make sure that it catches the next Committee meeting when decisions will be made. However, if the Correspondent is a volunteer, they may not be available during working hours.

**Use the resources that are available**

If the charity produces guidance for applicants, it is a good idea to get a copy and study it carefully. If there is an application form, request a copy and complete it in detail. The reasons behind the questions may not be obvious, but will relate to the charity’s aims and objectives.

It is much better to get the application right in the first place than to have to find out later why your request was refused.

Ask the I&A Manager to check your first charity applications, as s/he will have lots of experience and it is always useful to have a second opinion. In some Age Concerns, all applications to charities are signed by the I&A Manager or Chief Officer.

**Writing to charities**

If there is an application form, it can still be a good idea to include a covering letter. You may need to explain the clients’ circumstances as the situation may not be fully clear from the information provided on the form. For example, your client may have an amount of capital which may appear more than sufficient to pay for the item you are requesting. However, this is money which your client has ear-marked for their funeral and they do not want to use it for any other purpose.

If there is no application form, your letter is crucial as it has to provide all the information the charity needs in order to make a decision. You could use the “Model application form for financial assistance” in the Guide.

If you are writing to more than one charity for the same thing, it is good practice to tell them so, and offer to return any surplus funds that may be raised.
Thank you letters

If your application is successful, it is good practice to thank the Trustees and tell them how the grant was used.

Letter-writing skills

Letters need to be clearly written, in plain language. They must include all relevant reference numbers and other details; but should keep to the point and as short as possible. It is helpful to include paragraph headings as this helps the reader to focus on the key points. Aim for an ideal maximum of one side of A4, although complex issues will need longer letters.

If you would like to improve your letter-writing skills, you could look at the Age Concern Information and Advice Skills Induction Pack, module 3, ‘Records and a Quality Service’.

Exercise 3

- Find out your Age Concern’s policy about who signs applications to charities.
- Ask the I&A Manager if you can look at a successful charity application. Compare it with the information the charity provides for applicants.
- You should be able to identify how all the key issues have been addressed.
Applying to charities – Income and expenditure checklist

Name:  
Address:  

Date of birth:  
Place of birth:  

Number of people in household: 

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<td>Second mortgage secured loan</td>
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<td>Ground rent/service charge</td>
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<td>Buildings/contents insurance</td>
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Sources of further information

Age Concern Factsheets
These form the core information resource for Age Concerns. There should be a full set of Factsheets and these should be kept up-to-date. The other resources listed below should be seen as in addition to, rather than instead of, the Factsheets. The Factsheet order line for Age Concerns (not the public) is 0800 783 6143.

Local information
Details of local services and policies affecting older people and their carers compiled and kept up to date by your Age Concern.

Charities

This Guide is provided free of charge to Age Concerns with an I&A Service, as part of the Income Maximisation Project, funded by Halifax Bank of Scotland Foundation and the Big Lottery Fund.

www.trustfunding.org.uk - single site licence £120.00 plus VAT.
Charitable Payments Induction Learning Pack

Feedback sheet

Please complete the following statements in whatever way you feel is most appropriate for you.

Working through the pack made me feel…

I liked…

I was surprised by…

I’ll use…
**Feedback sheet** (continued)

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