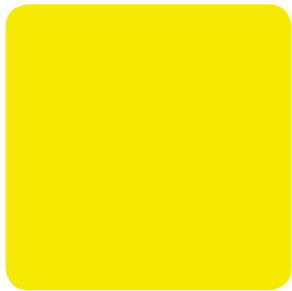


benevolence today

help for people in need

**Charities providing
financial help, support
and advice**

Working in partnership



Old Age
Disability
Mental Health
Care Needs
Illness



Life Crisis
Breakdown
Poverty
Accidents
Flood or Fire



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Benevolence means charities providing financial help, support and advice. Working in partnership.

We help people of all ages from different backgrounds in difficult circumstances.

Old Age
Disability
Mental Health
Care Needs
Illness
Life Crisis
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About Us

Benevolence Today is a campaign to raise awareness of the help available from benevolent charities. The 35 current charities in this coalition alone help about 30,000 individuals each year through financial grants, support and advice services. We represent just a few of the hundreds of benevolent charities who help people each year.



Who we help

After the death of his wife, 87-year-old retired sports journalist Barry could no longer manage living in his home. The Journalists' Charity was able to offer Barry a place in their care home in Surrey where he is now looked after professionally.

When single mother of two, Lynn, who had worked in her local co-op supermarket, was diagnosed with cancer at 43, her family faced a deep crisis. With the help of a grant and advice from the Grocers' charity Caravan, Lynn had help relieving the financial pressure on her family during her treatment.

Following a serious road accident of her husband Tom, 27-year-old Mary and her family were facing a significant drop in income. Her own work in the Confectionary Industry did not cover all expenses. During Tom's recovery, an ongoing grant from the Confectioners Benevolent Fund made it possible for the family to get through the worst of times.

68-year old Trudy had worked for a bank branch office for 40 years. When her boiler broke in the middle of winter, she saw herself unable to afford a new one from her low pension. A one-off grant from the Bankers Benevolent Fund enabled Trudy to purchase a new boiler immediately.

Where Help is Needed

According to the Office for National Statistics over 13 million people live on or below median income in the UK. These official poverty figures do not reflect the actual need many people face through old age, disability, illness, debt and other life crises.

Despite being one of the richest economies in the world, figures for financial exclusion and need in the UK are still striking.

At the same time, a lot of help is available for individuals, from the state, the health service, from charities, faith groups and a variety of other organisations.

Benevolent and other grant-giving charities can help tens of thousands of individuals and families each year who would not be able to find help elsewhere.

What makes benevolent charities different from many other charities is that we often provide financial help for people, in the form of grants. This can be a one-off support payment, or be given over a longer period of time. In addition, like other charities, we provide advice, visiting services, support and other services. Not all benevolent charities provide all kinds of services, but there are directories and information sources to help individuals and advisers find the right kind of help.



Quick Glossary of Terms

- Benevolence** Charitable kindness. Help given by a charity to an individual. The will to do good and help people.
- Benevolent Services** Most benevolent charities offer financial help for individuals in need. In addition, many charities will also offer other support services, advice, care and visiting services.
- Beneficiary** A person we can help, who receives a benefit from a charity.
- Grant** Financial Help given to a person. This can be a one-off payment to cover costs for essential items to make life more bearable for an individual in distress. About half of our grants come in the form of regular payments to help people through longer periods of need.
- Benefit** Benefits from the state are statutory benefits. Charitable benefits may be provided to a person on behalf of a recognised charity.

Direct Link to Occupations

We estimate that approximately 80 percent of benevolent charities have an occupational link to certain professions, industries, trades or employers. We call these 'occupational benevolent funds'. Another smaller percentage of benevolent charities helps people from certain town or regions. Finally, there is a smaller group of generalist benevolent charities.

Beneficiaries find us because we communicate a lot with our immediate sectors and occupational groups. We speak at conferences, advertise in trade press, market through professional bodies and have close relationships to many companies and institutions.

Throwing a Wider Net of Support

Many people do not know we could help them.

In today's world, where fewer people have "careers for life", it is much harder for occupational benevolent charities to reach those who we could help. People change careers, work in different sectors in their lifetime. Still - when their life hits a crisis point, or they find themselves in need in old age, they could qualify for help from an occupation they had earlier in their life.

Most benevolent charities are also able to help dependants of eligible individuals. For example, if a person passes away, who has worked in an occupation or lived in a region, their immediate family left behind may still be eligible for help if in need.

*People need a helping hand in asking for help.
Could you be the one to encourage them to do so?*



Who we can Help

Financial help may be available to people of all ages, with a work history in various professions, trades or industries or who live in certain towns or regions, or who belong to a certain age group.

In most cases, this help will also be available to their dependants, such as spouses, widows and widowers and children before they become independent (whether or not they are living together).



- Actors
- Architects
- Bank Employees
- Book Trade
- British Office
Supplies and
Services Industry
- Charity Sector
- Chartered
Accountants
- Chartered
Secretaries and
Administrators
- Civil Engineers
- Civil Servants
- Commercial
Travellers
- Confectioners
- Dentists
- Doctors
- Electrical &
Electronic
Industries
- Furnishing Trades
- Grocers
- Hardware &
Housewares
Industry
- Journalists
- Licensed Drinks
Trade
- Mechanical
Engineers
- Musicians
- News Trade
- Nuclear Industry
- Professions with
NVQ Level 4+
- Officers
- Older People
- Public Sector
Employees
- Royal Mail
Employees
- Seafarers
- Solicitors
- Structural
Engineers
- Timber Trades
+ Many More...

Applying for Help Eligibility Criteria and the Application Process

How it Works

In addition to the charities in the Benevolence Today coalition, there are hundreds more grant-giving charities in the UK offering help.

Most benevolent charities require that applicants meet certain criteria to apply for help, especially when asked for financial help. They are often able to help quickly when someone needs just advice and support.

If a person requires financial assistance in the form of a grant, eligibility criteria apply. They are different for each individual charity, but some common themes make it easier for applicants and referrers to find their way.

Once you find a benevolent charity you think might be the one for you or someone you know, it is easy to ask. If they cannot help, they can signpost you to others.

Many benevolent charities can help people in poorly paid employment and those who have retired or are unable to work permanently or for a significant period of time. Applicants do not necessarily need to receive statutory benefits to qualify for assistance.

Assistance is not usually offered to those with substantial assets in the form of investments or property (other than a main residence).

Key Criteria

Most benevolent charities require that applicants meet certain criteria to qualify for help. Usually these are based on one or more of three basic criteria

- Disposable Income
- Savings & Equity
- Length of Service in a Profession, Trade or Industry
- Age and/or Location

Could you refer someone to us?

Asking for help is hard. This is why we work with other organisations such as charities, public sector agencies and community organisations.

With their help, we hope to reach those most in need of our services. They may be people who have left an occupation, dependants of someone who would qualify, people further removed from our communication channels, but still in need of help.

Charities help people. But often charities resources are tight, and they look for additional help for a person from another charity.

Cooperate with us! Together we can meet more of people's needs.



Some Key Questions on Eligibility

How is the employment history of a person checked?

Many benevolent charities have an occupational link. If a person of working age or a family member of theirs needs help, it is usually easy to provide pay slips or similar to prove the employment connection to the charity.

If an older person looks for help, and considerable time has passed since the person worked in an industry, trade or profession, the benevolent charity will try to assess the work history in other ways.

Often companies' pensions departments can confirm past employment. If no such records exist charities can discuss details of work history with applicants for confirmation.

For how long will a person have to work in a sector to qualify for help?

This varies between organisations. Usually length of service needs to be between 1 to 10 years for people to qualify for help from an occupational benevolent charity. 3-5 years is the average in most benevolent charities at this stage.

Does someone need to be a member of / contributor to a benevolent fund?

In general, benevolence is about charitable help from a community someone belongs to. This can be defined by occupation, where someone lives, or being an older person or similar. No membership is necessary. Benevolence is not an insurance system for which someone only qualifies if they have made earlier contributions.

Many professional organisations, such as Chartered Institutions, have their own benevolent funds. To qualify a person needs to be a current (sometimes also past) member of that Institution. But you do not have to have contributed to a Fund before.

Does someone need to receive statutory benefits to qualify?

Applicants do not necessarily need to receive benefits from the state or their local authority to qualify for help.

However, we do usually ask applicants to apply for statutory benefits first, should they qualify. Often, our welfare advisers also help people to apply for such benefits, depending on a person's needs.

What do benevolent charities count as disposable income?

Different charities will have different thresholds for what they consider low income. In many cases, not the total income of a person will be taken into account, but the "disposable income", which is income after taxes, national insurance, and essential costs like heating and accommodation.

What about privacy and data security?

All benevolent charities work to a high professional standard and have experienced welfare staff dealing with enquiries and casework. Benevolent charities strive for utmost security of their internal data management, in order to secure all personal data will be dealt with in strict confidence.

Benevolence is about helping people. Our partner charities' welfare teams can talk applicants through the process.

Many of our organisations have over 100 years of experience working with people.

We know how hard it is to ask for help. We are here to make it easier.





Charitable Grants and Statutory Benefits

Since October 2006 people in need can get help from a benevolent fund without it affecting their statutory benefits.

Also, a person does not necessarily have to be eligible for statutory benefits to qualify for benevolent help, each benevolent charity will have its own eligibility criteria. Many people who apply to benevolent funds may be eligible for statutory benefits from the state. But benevolent charities can sometimes also help people who cannot get help from the state system.

This section explains whether any charitable grants do affect any help someone might get from the state, and which sources of help there are.

What are the main sickness and disability benefits?

Disability Living Allowance (DLA)

For those who need help getting around and/or looking after themselves because of illness or disability or are terminally ill. It must be claimed before the age of 65.

Attendance Allowance (AA)

This is a tax-free benefit for people aged 65 or over who have an illness or disability and need help with personal care. Not means tested.

Incapacity Benefit (IB)

For those who cannot work because of illness or disability. It is paid in weekly rates which vary depending on the length of inability to work.

Statutory Benefits

Statutory benefits are state-funded benefits individuals can receive from the Department for Work and Pensions (DWP) or their Local Authority (LA). This includes benefits for housing, unemployment and disabilities.

Charitable Payments

All means tested benefit recipients can receive charity grants, without losing other benefits on condition that the grant will not be not so large that it affects the capital they are allowed to retain.

Quick Introduction to Statutory Benefits

All statutory help requires eligibility/assessment. This is often talked about as 'means testing'. The main sickness and disability benefits are listed on the left hand side. These are benefits managed by the DWP and its related agencies.

In addition there are benefits provided through Local Authorities (LAs). Some special premiums apply to such benefits such as Council Tax Benefits and Housing Benefits for those caring for, for example, a disabled child. For details, please check the Annual Summary of Main State Benefits which the ACO publishes (www.aco.uk.net).

All help via the Local Authority (LA), is also means-tested following a full needs assessment. This includes care at home or in a registered home.

Specific rules apply for registered care and nursing homes. But if a benevolent fund is asked to assist with Home fees and does so, this will not detrimentally affect other statutory help. However, a full negotiation is first required to ensure the LA is fulfilling its statutory duty in assessing and funding adequately the assessed care needs.

Those who require adaptation to their homes due to old age, disability or ill health may qualify for Disabled Facilities Grants, which are administered by LAs. In some exceptional cases, benevolent charities may help with these if an LA is not able to help and there is an urgent need and eligibility.

The basic rule is that benevolent charities do not substitute for the state. We help individuals in need and in many situations, we help them find statutory benefits if they are unable to do so themselves. Also, ACO and its Benevolence Today campaign actively lobby and campaign to improve the coordination of services and information between agencies and organisations such as ours.



FAQ: Statutory Benefits & Charity Grants

What kind of benefits does an applicant need to tell a benevolent charity about when applying?

Most charities require a full breakdown of all income including all statutory benefits – means tested and non means tested.

Some benevolent funds ask what benefits a person receives and then determine their level of assistance accordingly – most require a full breakdown. Even though Pension Credit does NOT require any information about charity grants to determine payments, charities generally DO require full information about ALL benefits.

Are there any state benefits affected by receiving a charity grant?

All DWP means tested benefits now take no account of charity grants. Indeed benevolent funds would not give grants where statutory help to be reduced as a result.

Instead, benevolent charities often help people to find and apply for statutory benefits to which they would be entitled, but have not applied for. It is estimated, that benevolent charities help individuals to claim millions of pounds each year in statutory benefits through the signposting advice we offer.

I heard there is a disregard of £20 a week someone can get from charities?

No, this provision, which was known in the DWP as “charitable and voluntary payments” and to benevolence charities as “the disregard” is no longer valid. It is true that there used to be an amount in charity grants that you could receive without your statutory benefits being adversely affected - £20 per week generally. This is no longer the case – such disregards have disappeared.

Does that mean receiving a grant from a benevolent charity impacts the statutory benefits someone might get?

No. The DWP takes no account of charity grants in determining benefit levels. This applies to all means tested benefits. Then Chancellor, Gordon Brown, announced in his pre budget report in December 2005 that the legislation would change with October 2006, as it did.

On 2nd October 2006 the Social Security (Miscellaneous Amendments) (No 4) regulations 2006 came into force and since that date no charity grant adversely affects the statutory benefits a beneficiary receives.

Is there a legal definition for “charitable payment” in the DWP?

There is no legal definition of a “charitable payment”, this gap is something the ACO is discussing with DWP in relation to other assistance such as loans etc. For policy news, see www.aco.uk.net.

Where can I get additional information on eligibility for statutory benefits?

Most benevolent charities will be able to run a full benefits check for applicants, our partner turn2us also offers this on their website www.turn2us.org.uk. The Citizen Advice Bureaux (CAB) will do this as well. For pensioners the Pension Service provides full details of all entitlements and has useful guides available.

There are many different benevolent funds and it is unlikely that there will not be one ‘for you’ if you are in need of help.

Charitable grants do not replace state help but enhance it, expecting the beneficiary to have exhausted all possible statutory help. We also offer advice and help to achieve this.



For useful information

www.jobcentreplus.gov.uk
www.pensionservice.gov.uk
www.citizensadvice.org.uk
www.turn2us.org.uk
www.directgov.gov.uk



Often those in need find it hard to find the help which is available.

The Challenge

Many agencies, bodies and organisations across the country try to help those in need in UK society.

- Charities and Voluntary Organisations
- Local Authorities
- Primary Care Trusts and Doctors' Surgeries
- Public Benefit Agencies and the Social Fund
- Churches and Local Community Groups
- and many more...

Working together to increase referrals and signposting between sectors and services

We can help more individuals, and help more efficiently if we see each others' services as complementary and improve our inter-agency signposting.

Collaboration Across Sectors

Benevolent charities want to help as many people as possible. We work together via the Benevolence Today campaign to build relationships with other agencies, which try to help individuals. We want to work with others to improve inter-agency signposting.

In partnership with others, we can add value to people's lives by joining up in service delivery. Together, we want to

- maximise cross-referrals between organisations and agencies
- improve the information available to the individual to find help
- develop our services to meet the needs of today's society



Finding Help from a Benevolent Charity

Every charity has charitable objects which define who it can help. Every benevolent and grant-giving charity has a certain group of possible beneficiaries. This means they usually can help people - and their dependents - who have been working in certain professions, industries or trades or people from certain towns or areas. Other charities can give grants to individuals with a specific problem or condition.

Use our web portal www.benevolencetoday.org as a platform to keep yourself up to date with what is going on in the world of benevolent charities. It highlights our partner charities work, but also highlights what is going on in the world of benevolent charities overall. You can find case studies, news, useful fact-sheets, links to other organisations of interest and to policy documents affecting our and likely your work.

If you want to search for direct help for one of your clients or a friend, our portal can direct you to our partner site Turn2us. This site provides information and access to benefits and grants in one comprehensive place free of charge. Enter an individuals details confidentially and find help with the click of your mouse!

Find help and more information at

www.benevolencetoday.org

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