

VULNERABLE CUSTOMERS - COLLABORATIVE WORKING
The Anglian Water Assistance Fund Bristol Water/Wessex Water
Restart Plus Trust Fund
COLLABORATIVE WORKING
South East Water Trust Fund
Thames Water Trust Fund
VULNERABLE CUSTOMERS
The British Gas Energy Trust
npower First Energy Trust
COLLABORATIVE WORKING
Scottishpower Energy Trust
The Anglian Water Assistance Fund
VULNERABLE CUSTOMERS
South East Water Helping Hand Scheme Southern Water New
Start Scheme Veolia Water Trust EDF Energy Trust British Gas



Utility Trusts and Schemes to Help Vulnerable Customers

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

Dear Colleague

Welcome to Charis Grants' booklet summarising utility trusts and in-house schemes available to help vulnerable customers struggling with their utility debts and other essential household bills and costs.

Why Charis Grants? Charis Grants exists to facilitate charitable and corporate giving by designing, developing and managing a range of services in support of vulnerable members of society. We offer a complete grants management service for charitable or corporate giving through trust or assistance funds. We currently administer six utility trusts (see www.charisgrants.com) within a shared programme of giving, helping clear multiple debts with the completion of just one application form.

We hope you find the information enclosed helpful and look forward to working with you.

Allyson Broadhurst
CEO Charis Grants Ltd

We would be grateful for your help to keep our booklet current by emailing any updates to helenmcguinness@charisgrants.com. Please also email Helen if you would like your trust or in-house scheme to be featured within our booklet.

ANGLIAN WATER ASSISTANCE FUND		<p>Assistance Fund Managed and administered by Charis Grants. Awards are granted via a provisional scheme to clear water and sewerage debt. For an applicant to be successful they must demonstrate that they can keep up to date with current bills for 6 months post award. If they are able to do so, the debt at the time the provisional award was made will be cleared.</p> <p>Payments to clear an applicant's water debt are made direct to the donor company.</p> <p>Charis Grants Shared Programme of Giving Applicants to the Anglian Water Assistance Fund who are also eligible to apply to other trusts managed by Charis Grants, all Trust details are available on the Charis Grants website www.charisgrants.com, can do so on one application form.</p> <p>Grants to organisations Anglian Water also funds a full time debt advisor. Tanya Ramage is based at Peterborough Citizens Advice Bureau and carries out work directly related to the Assistance Fund and advice on wider financial issues. Tanya operates a telephone helpline – 01733 887924 or can be contacted via email: awdebtadvisor@peterboroughcab.org.uk</p>
<p>www.anglianwater.co.uk/awaf</p> <p>Trust Relationship Manager, Charis Grants admin@charisgrants.com Tel: 01733 421 021</p> <p>Application form request line: Tel: 01733 421060</p>		
Beneficiaries	Current domestic account holders in Anglian Water region (inc Hartlepool Water region) can apply for a grant to clear water/sewerage debts	
Types of Award	Grants to clear water/sewerage arrears.	

<p>BRISTOL WATER/WESSEX WATER RESTART AND RESTART PLUS SCHEMES WESSEX WATER ASSIST TARIFF</p>		<p>In-house 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:</p> <ul style="list-style-type: none"> • In year 1, the customer meets and pays current year charges and the water company writes off an equivalent amount from their debt. • In year 2, the customer again meets and pays current year charges and their remaining debt is written off. <p>Restart Plus is a debt write-off scheme created for customers with more exceptional circumstances in need of more help to get back on track. Like Restart, the scheme follows a two year payment plan, but payments match what the customer can afford, however small. In some cases, a full write-off may be awarded.</p> <p>Assist is a tariff for customers in extreme financial difficulty. The tariff means that the customer will pay a lower bill based on their financial circumstances and ability to pay. The customer must be in receipt of at least one of the main means tested benefits and a CAB or other debt advice agency must apply for the tariff on their behalf. Assist can be used in conjunction with Restart/Restart Plus.</p> <p>Grants are also awarded each year to increase debt advice capacity in the community: approximately £320K during 2010/11.</p>
<p>www.wessexwater.co.uk www.bristolwater.co.uk</p> <p>Social Policy, Bristol Wessex Billing Services Ltd social.policy@bwbsl.co.uk Tel: 0800 528 3838</p> <p>Wessex Water – Sue Lindsay, Head of Consumer Affairs sue.lindsay@wessexwater.co.uk Tel: 01225 526 249</p>		
Beneficiaries	Customers of Wessex Water and Bristol Water	
Types of Award	Restart/Restart Plus – Debt write-off schemes Assist – Low rate tariff	

<p>BRITISH GAS ENERGY TRUST SCOTTISH GAS ENERGY TRUST</p> <p>www.britishgasenergytrust.org.uk www.scottishgasenergytrust.org.uk</p> <p>Trust Relationship Manager, Charis Grants admin@charisgrants.com Tel: 01733 421 021</p> <p>Application form request line Tel: 01733 421060</p>		<p>Charitable Trust Managed and administered by Charis Grants. Awards are granted to clear energy debt. Payments to clear debts to the donor company are made direct.</p> <p>Payments for essential household bills and costs are made to the supplier.</p> <p>Charis Grants Shared Programme of Giving Applicants to the British Gas Energy Trust who are also eligible to apply to other trusts managed by Charis Grants, all Trust details are available on the Charis Grants website www.charisgrants.com, can do so on one application form.</p> <p>Grants to organisations Grants are also made to organisations to provide debt advice, debt prevention and financial education.</p>
Beneficiaries	Current domestic account holders of British or Scottish Gas.	
Types of Award	<p>1) Arrears of domestic gas/electricity charges</p> <p>2) Arrears of other essential domestic bills or purchase of essential household items - Further Assistance Payments (FAP's).</p>	

<p>DWR CYMRU WELSH WATER (DCWW) AFFORDABILITY TARIFFS</p>		<p>In-house Schemes Welsh Water Assist (WWA) You may be eligible to apply if any member of your household receives any one of the following benefits/tax credits:</p> <ul style="list-style-type: none"> • Income Support • Income-based Jobseeker's Allowance • Council Tax Benefit (except for single person discount or disabled relief) • Pension Credit • Income related Employment & Support Allowance • Housing Benefit • Child Tax Credit (except families in receipt of the family element only) • Working Tax Credit <p>In addition either: Receive Child Benefit for three or more children under 19 living at the same address and still in full-time education.</p> <p>Or: You or any members of your household have one of the following medical conditions, which require significant extra water use:</p> <p>Qualifying Medical Conditions</p> <ul style="list-style-type: none"> • Incontinence • Ulcerative colitis • Desquamation (flaky skin disease) • Renal failure – requiring home dialysis (except LA contribution) • Abdominal stoma • Crohn's disease • Weeping skin disease (eczema, psoriasis, varicose ulceration) • Another medical condition which requires the use of a significant amount of extra water <p>You do not qualify for the scheme if:</p> <ul style="list-style-type: none"> • You have a swimming pool with a capacity of over 10,000 litres • You water your garden with a non-handheld appliance, such as a sprinkler or domestic irrigation system.
<p>For further information and an application form go to: www.dwrcymru.co.uk</p> <p>or contact us on the following: Tel: 0800 052 0145</p> <p>Amanda Edwards, Domestic Collections Manager Office wendy.groves@dwrcymru.com Tel: 02920 771 774</p>		
Beneficiaries	Domestic customers of Dwr Cymru Welsh Water	
Types of Award	<p>Welsh Water Assist</p> <ul style="list-style-type: none"> • Provides financial assistance to low income households with either large families, or a medical condition requiring high water use by capping your charges at the WWA charge for the financial year. 	

DWR CYMRU WELSH WATER (DCWW) continued...	
Types of Award	<p>CUSTOMER ASSISTANCE FUND</p> <p>If you are experiencing severe financial hardship and are unable to pay your water charges (e.g. loss of job, illness or family crisis), you may be able to receive exceptional support.</p> <p>We have created this fund for household customers who are in water arrears to help reduce your debt and help manage your ongoing payments to us.</p> <p>If you have water charge arrears of £150 or more you may qualify for the scheme.</p> <p>Should you be accepted, the first stage would require you to make regular payments of your current years water charges for 26 weeks. If this is successful, we would reduce your arrears by half and you would progress to stage 2.</p> <p>The second stage requires a further 26 weeks of payment towards your current years water charges and if successful we would clear the remaining arrears on your bill.</p> <p>This is a one off opportunity for us to help you to clear your water charge arrears.</p> <p>Applications are accepted through non-charging money advice agencies such as Moneyline, Shelter or Citizens Advice Bureau.</p>

DWR CYMRU WELSH WATER (DCWW) continued...		<p>WATER DIRECT</p> <p>Our Water Direct Scheme is run in conjunction with the Department for Work and Pensions (DWP).</p> <p>The scheme is designed to assist customers who have arrears on their water charges and are in receipt of the following benefits:</p> <ul style="list-style-type: none"> • Income Support • Income based Jobseeker's Allowance • Pension Credit • Employment Support Allowance <p>If you receive one of the above benefits the DWP can take a regular amount from your benefit and pay it directly to us. If you are eligible and choose to pay by Water Direct you will receive a £25 discount off your bill. The advantage of choosing this method of payment is that your current charges will be paid automatically along with your arrears.</p>
Types of Award	Water Direct	

EDF ENERGY TRUST		<p>Charitable Trust Managed and administered by Charis Grants. Awards are granted to clear energy debt. Arrears payments to the donor company are made direct. Payments for household bills and costs are made out to the supplier.</p> <p>Charis Grants Shared Programme of Giving Applicants to the EDF Energy Trust who are also eligible to apply to other trusts managed by Charis Grants, all Trust details are available on the Charis Grants website www.charisgrants.com, can do so on one application form.</p> <p>Grants to organisations Grants are also made to organisations to provide debt advice and education. A list of Funded workers and their contact details are now available on the Trust website.</p>
<p>www.edfenergytrust.org.uk</p> <p>Trust Relationship Manager, Charis Grants admin@charisgrants.com Tel: 01733 421 021</p> <p>Application form request line Tel: 01733 421060</p>		
Beneficiaries	Current domestic account holders of EDF Energy. To apply for a FAP (see below) applicants must live in a property supplied by EDF Energy.	
Type of Award	<p>1) Arrears of domestic gas/electricity charges</p> <p>2) Arrears of other essential domestic bills or purchase of essential household items - Further Assistance Payments (FAP's).</p>	
ENERGY SAVING TRUST (EST)		<p>Website/telephone service offering everyday energy saving tips.</p> <p>Call for information regarding trust funds/grants available. Grants may be repayable as not all are government funded and the client would need to check this in each instance.</p>
<p>www.est.org.uk</p> <p>Telephone: 0800 512 012</p>		

E.ON ENERGY		<p>In-house Scheme</p> <p>E.ON 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> <p>Through CaringEnergy E.ON gives help with the following which in turn helps address the casual 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 benefits entitlement check • Advice on payment methods and tariffs • Referrals to other grant schemes • Priority Service Register • CaringEnergy Fund <p>E.ON will invest £33m a year over three years in CaringEnergy to help customers access the range of products, measure and services which aim to reduce energy bills, improved energy efficiency, increase household income and affordably heat homes.</p> <p>Trust Fund</p> <p>CaringEnergy also features a CaringEnergy Fund, administered and managed by Auriga, of up to £2million aimed at providing a 'last report' source of sustainable help for those E.ON customers who are facing financial difficulty.</p> <p>Customers who receive a government benefit can still request low energy light bulbs, but they will need to visit the E.ON shop at www.eonshop.co.uk</p>
<p>www.eonenergy.com/At-Home/Going-Green/Energy-Saving-Advice/Guidance-And-Caring-Energy.htm</p> <p>caringenergy@eonenergy.com</p> <p>Freephone: 0800 051 1480</p>		
Beneficiaries	<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 E.ON CaringEnergy Fund aims to assist E.ON customers, who are low income, 'near-benefit' households facing financial difficulty.</p>	
Type of Award	<p>The E.ON CaringEnergy 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. 	

NPOWER – SPREADING WARMTH PROGRAMME		<p>Spreading Warmth Programme npower operates the Spreading Warmth programme for vulnerable customers who are most in need. It provides a holistic solution to the management of energy bills and includes:</p> <ul style="list-style-type: none"> • The Warm Response Service is npower’s priority services register and provides extra help to customers who are disabled, elderly or have a disability including special format bills and quarterly meter readings. • The Spreading Warmth Tariff is a special tariff for vulnerable customers on a low income. • Free gas safety checks. • In addition benefits entitlement checks and energy efficiency advice and measures are offered. • The npower Energy Trust <p>This is one of a number of initiatives which npower runs to support vulnerable households and last year npower spent over £20million on voluntary initiatives to support vulnerable households.</p>
<p>www.npower.com/spreading_warmth</p> <p>To refer customers to the Spreading Warmth programme please contact the npower Spreading Warmth team:</p> <p>Freephone 0808 172 6999</p>		
Beneficiaries	npower customers who are elderly, disabled, chronically sick and have children AND are on a low income or struggling to pay energy bills.	
Type of Award	Spreading Warmth Tariff	

Npower Continued		<p>Health Through Warmth Scheme</p> <p>The npower Health Through Warmth (HTW) scheme assists vulnerable people with cold and damp related illnesses who don't have adequate heating and insulation in their homes and they are unable to finance measures themselves.</p> <p>The scheme operates in 15 areas of England & Wales.</p> <p>HTW accesses financial help from national and local grant schemes, but if clients are not eligible for these, funds are sought from charitable organisations and the npower HTW Crisis Fund.</p>
HEALTH THROUGH WARMTH (HTW)		
<p>www.healththroughwarmth.com</p> <p>Telephone: 0845 070 2809</p> <p>Referrals are only accepted by professionals who have attended a HTW training session. Referrers can be nurses, housing advice/social workers etc.</p>		
Beneficiaries	<p>Eligible people must meet each of the following four criteria:</p> <ol style="list-style-type: none"> 1. They have a cold & damp related illness 2. They live in one of the 15 HTW areas 3. They don't have adequate heating &/or insulation 4. They are unable to fully finance measures themselves 	
Type of Award	<p>Assistance can include:</p> <ul style="list-style-type: none"> - Cavity wall & loft insulation - Boiler repair or replacement (if broken) - Heating systems or appliances - Energy efficiency & benefits advice - Access to grants & other funds 	

NPOWER CONTINUED		
NPOWER ENERGY TRUST		
<p>http://www.npowerenergytrust.org.uk</p> <p>Trust Relationship Manager, Charis Grants admin@charisgrants.com Tel: 01733 421021</p> <p>Application form request line Tel: 01733 421060</p> <p>Npower Energy Trust was created to replace the npower in-house Assistance Fund in November 2010.</p>		<p>Trust Managed and administered by Charis Grants. Awards are granted to clear energy debt. Arrears payments to the donor company are made direct. Payments for household bills and costs are made out to the supplier.</p> <p>Charis Grants Shared Programme of Giving Applicants to the npower Energy Trust who are also eligible to apply to other trusts managed by Charis Grants, all Trust details are available on the Charis Grants website www.charisgrants.com, can do so on one application form.</p>
Beneficiaries	npower customers who are vulnerable and struggling to pay their energy bills. Customers are likely to be in fuel poverty and may have an energy debt.	<p>Grants to organisations Grants are also made to organisations to provide debt advice and education.</p>
Type of Award	<p>1) Arrears of domestic gas/electricity charges</p> <p>2) Arrears of other essential domestic bills or purchase of essential household items - Further Assistance Payments (FAP's).</p>	

<p>SCOTTISH AND SOUTHERN ENERGY (SSE) www.scottish-southern.co.uk Careline for the elderly, disabled and special needs Freephone: 0800 622 838</p>	<p>Subsidised grants for energy efficiency only (wall and loft insulation) free to over 70's and those on a means tested benefit.</p>
<p>SCOTTISH POWER ENERGY PEOPLE TRUST www.energypeopletrust.com SPEnergyPeopleTrust@ScottishPower.com Telephone: 0141 568 3492</p> <p>Applications are not accepted from individuals or profit-making organisations. Funding will not be granted to cover payment of debt such as:</p> <ul style="list-style-type: none"> • Fines, loans or outstanding bills for catalogues, credit cards, holidays etc. 	<p>Charitable Trust The Scottish Power Energy People Trust is an independent charity established to help end fuel poverty. It invites not-for-profit organisations (e.g. 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> <p>Crisis Funding – e.g. women and children needing emergency accommodation and vulnerable young people setting up home for the first time.</p> <p>Benefits Health Checks of Income Maximisation – e.g. helping households that are not 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.</p> <p>Energy Efficiency measures and advice – for example, improving home energy efficiency through draught proofing, insulating and offering energy efficiency advice.</p> <p>Research – e.g. a research project that aims to understand the link between fuel poverty and health.</p> <p>Priority will be given to projects aimed at helping families with young children and young people.</p>

SCOTTISH GAS ENERGY TRUST – SEE BRITISH GAS

SEVERN TRENT TRUST FUND		<p>Charitable Trust Grants are given to help customers of Severn Trent Water who are experiencing difficulty in paying their water/sewerage charges.</p> <ul style="list-style-type: none"> • Established 1997 • 9 Trustees • Independent ... not part of the water company • £3.6 million annual donation (with occasional increases) • Managed and administered by Auriga <p>Grants are given to help with water/sewerage charges and other essential household bills or costs with payments made direct to the supplier.</p> <p>When appropriate applicants are referred to other trust funds by agreement.</p> <p>Grants are also given to support debt advice projects throughout the region.</p>
<p>www.sttf.org.uk</p> <p>office@sttf.org.uk Tel: 0121 355 7766</p> <p>Contact: Sharon Pritchard, Relationship Manager (Auriga) Tel: 0121 355 7766</p>		
Beneficiaries	Customers in hardship	
Type of Award	<p>Help with utility bills and other priority costs.</p> <p>Funding for debt/money advice, financial literacy</p>	

SOUTH EAST WATER'S HELPING HAND SCHEME		<p>Assistance Fund Managed and administered by Charis Grants. Grants are given to help vulnerable customers of South East Water who are unable to pay water/sewerage charges.</p> <p>The 'Helping Hand' scheme is a provisional scheme. For an applicant to be successful they must demonstrate that they can keep up to date with current bills for 6 months post award. If they are able to do so, the debt at the time the provisional award was made will be cleared.</p> <p>Payments to clear an applicant's water debt are made direct to the donor company.</p> <p>Charis Grants Shared Programme of Giving Applicants to the Scheme who are also eligible to apply to other trusts managed by Charis Grants, all Trust details are available on the Charis Grants website www.charisgrants.com, can do so on one application form.</p>
<p>www.southeastwater/helpinghand</p> <p>Trust Relationship Manager, Charis Grants admin@charisgrants.com Tel: 01733 421021</p> <p>Application form request line Tel: 01733 421060</p>		
Beneficiaries	Current domestic account holders of South East Water.	
Types of Award	Grants to clear water/sewerage arrears	
SOUTH STAFFORDSHIRE GROUP PLC		<p>Trust Funds are available but do not include bankruptcy costs. Possible reduced rate bill. Can qualify if a person pays for their water, based on a meter reading and they are receiving certain benefits. Any applications for a Trust Fund needs to be in writing from a third party and will need a budget sheet and a letter of explanation. Regular payments will be needed to show ability to meet future costs. Prefer third party to apply (visit from a member of the Trust may be required).</p>
<p>www.south-staffs-water.co.uk www.sswct.org</p> <p>Telephone: 0800 917 5588 (for flexible payment plan) Telephone: 0800 0930 610 (for trouble paying your bill)</p>		

<p>SOUTHERN WATER 1. SOUTHERN WATER CHARITABLE TRUST FUND</p> <p>www.southernwater.co.uk (company website)</p> <p>Contacts: Sandy Redhead Philippa Palmer Paula Black</p> <p style="text-align: right;">Tel: 0800 027 0363</p>		<p>Charitable Trust The Southern Water Charitable Trust Fund can consider making a grant payment towards water and/or sewerage charges for Southern Water customers in extreme financial hardship. To be considered for a grant, you must be a current customer of Southern Water and have arrears of four years and over.</p> <p>The Trust is unable to help with the following:</p> <ul style="list-style-type: none"> • Court fines, catalogue debts, credit cards, personal loans or other forms of borrowing • Social Fund Loans, Benefit or Tax Credit overpayments being reclaimed • The Trust cannot give you a loan, help with bills you have already paid or items already purchased • Bankruptcy fees <p>The trust is unable to help you:</p> <ul style="list-style-type: none"> • If you are a homeowner • If you have any assets
Beneficiaries	Customers of Southern Water	
Types of Award	Current domestic account holders can apply for a grant to clear water/sewerage debts.	
<p>SOUTHERN WATER 2. NewStart SCHEME</p> <p>Stuart Bailey, Debt Advice Centre Team Leader</p> <p>stuart.bailey@southernwater.co.uk Tel: 01903 272 300</p> <p>Debt line Tel: 0845 272 0845</p>		<p>In-house Scheme To qualify for the scheme, customers must have arrears of at least £750.00 in addition to the current annual charge, <u>or</u> have not made a single payment within the previous two financial years.</p> <p>If the customers can pay the current annual charge by instalments, Southern Water will waive the same amount off the arrears.</p> <p>WaterSure - fixed rate tariff for metered customers with abnormally high water consumption for essential purposes.</p>

VEOLIA WATER TRUST		<p>Charitable Trust Managed and administered by Charis Grants. Awards are granted to clear water and sewerage debt.</p> <p>Payments to clear debts to the donor company are made direct. Payments for essential household bills and costs are made to the supplier.</p> <p>Charis Grants Shared Programme of Giving Applicants to the Veolia Water Trust who are also eligible to apply to other trusts managed by Charis Grants, all Trust details are available on the Charis Grants website www.charisgrants.com, can do so on one application form.</p> <p>Grants to organisations Grants are also made to organisations to provide debt advice, debt prevention and financial education.</p>
<p>www.veoliawatertrust.org.uk</p> <p>Trust Relationship Manager, Charis Grants admin@charisgrants.com Tel: 01733 421021</p> <p>Application request line Tel: 01733 421060</p> <p>Telephone: 0845 769 7985</p>		
Beneficiaries	Current domestic account holders of Veolia Central, East & South East can apply for a grant to clear water/sewerage debts	
Type of Award	<p>1) Water and sewerage arrears</p> <p>2) Arrears of other essential domestic bills or purchase of essential household items – Further Assistance Payments (FAP's).</p>	

UNITED UTILITIES WATER TRUST FUND		<p>Charitable Trust Grants are available to help customers of United Utilities 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 £3million 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> <ul style="list-style-type: none"> • 6,220 applications have been received from individuals during 2006/07 and £2.9million given in grants. • 4,086 applicants received a grant • £160k has been allocated in 2007/08 to support debt advice projects in the region.
<p>www.uutf.org.uk www.unitedutilities.com</p> <p>Telephone: 0845 179 1791 contact@uutf.org.uk</p> <p>Contacts: Rachael Coley, Team Manager (Auriga) Tel: 0845 179 1794</p> <p>Gay Hammett, Ops Manager (Auriga) Tel: 0121 321 1324</p>		
Beneficiaries	Customers in hardship	
Type of Award	Help with utility bills and other priority costs Funding to organisations to support debt advice and financial literacy.	

YORKSHIRE WATER COMMUNITY TRUST (PART OF KELDA GROUP)		<p>Charitable Trust Charitable Trust Funds available, this does not include bankruptcy fees.</p> <p>The Trust provides monetary assistance to those customers in genuine need and is governed by a Board of Trustees consisting of senior businessmen, women and people with backgrounds in various advice and support agencies and voluntary interests.</p> <p>A number of awards are also made in appropriate circumstances to debt advice/support agencies.</p> <p>Applicants must be in a multiple priority debt situation (inc water arrears). Must not have received a previous award in last two years. Funds only pay for water arrears which are paid direct to the Yorkshire Water account.</p>
<p>www.yorkshirewater.com www.ywct.org.uk</p> <p>Telephone: 0845 124 2426 info@ywct.org.uk</p>		
Beneficiaries	Customers of Yorkshire Water	
Types of Award	Water and Sewerage arrears	