

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 which can  
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](http://www.charisgrants.com)) within a shared programme of giving, helping clear multiple debts with the completion of just 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 if you could help keep our booklet current by emailing any updates to [helenmcguinness@charisgrants.com](mailto:helenmcguinness@charisgrants.com). Please also email Helen if you would like your trust or in-house scheme to be featured within our booklet.

<b>ANGLIAN WATER ASSISTANCE FUND</b>		<p>Assistance Fund</p> <p>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>Applicants to the Anglian Water Assistance Fund who are also eligible to apply to other trusts managed by Charis Grants namely the British Gas Energy Trust, npower Energy Trust and the EDF Energy Trust can do so on one application form.</p> <p>Payments to clear an applicant's water debt are made direct to the donor company.</p> <p>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: <a href="mailto:awdebtadvisor@peterboroughcab.org.uk">awdebtadvisor@peterboroughcab.org.uk</a></p>
<p>Trust Relationship Manager <a href="mailto:admin@charisgrants.com">admin@charisgrants.com</a>                      01733 421 021</p> <p><a href="http://www.anglianwater.co.uk/awaf">www.anglianwater.co.uk/awaf</a></p> <p>01733 421060 application form request line</p>		
Beneficiaries	Residents in Anglian Water region (inc Hartlepool Water region)	
Types of Award	Grants to clear water/sewerage arrears.	

<p><b>BRISTOL WATER/WESSEX WATER RESTART AND RESTART PLUS SCHEMES</b>  <b>WESSEX WATER ASSIST TARIFF</b></p>		<p>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"> <li>• In year 1, the customer meets and pays current year charges and BWBSL writes off an equivalent amount from their debt.</li> <li>• In year 2, the customer again meets and pays current year charges and their remaining debt is written off.</li> </ul> <p>Restart Plus is a debt write-off scheme but for customers with more exceptional circumstances who need 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 also awarded each year to increase debt advice capacity in the community: approximately £320K during 2010/11.</p>
<p>Social Policy, Bristol Wessex Billing Services Ltd  <a href="mailto:social.policy@bwbsl.co.uk">social.policy@bwbsl.co.uk</a> 0800 528 3838</p> <p>Wessex Water – Sue Lindsay, Head of Consumer Affairs  <a href="mailto:sue.lindsay@wessexwater.co.uk">sue.lindsay@wessexwater.co.uk</a> 01225 526 249</p> <p><a href="http://www.wessexwater.co.uk">www.wessexwater.co.uk</a>  <a href="http://www.bristolwater.co.uk">www.bristolwater.co.uk</a> (company websites)</p>		
Beneficiaries	Customers of Wessex Water and Bristol Water	
Types of Award	Restart/Restart Plus – Debt write-off schemes Assist – Low rate tariff	

<b>BRITISH GAS ENERGY TRUST SCOTTISH GAS ENERGY TRUST</b>		<p><b>Charitable Trust</b></p> <p>Applicants to the British and Scottish Gas Energy Trust who are also eligible to apply to other trusts managed by Charis Grants namely the EDF Energy Trust, South East Water's Helping Hand scheme, the Veolia Water Trust and the Anglian Water Assistance Fund can do so on one application form.</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>Grants are also made to organisations to provide debt advice, debt prevention and financial education.</p> <p>Since its start in November 2004, the Trust has made awards totalling over £10.5million. A further £1.25million has been committed so far to fund debt advice, debt prevention and financial education projects in the UK.</p>
<p>Trust Relationship Manager  <a href="mailto:admin@charisgrants.com">admin@charisgrants.com</a> 01733 421 021</p> <p><a href="http://www.britishgasenergytrust.org.uk">www.britishgasenergytrust.org.uk</a>  <a href="http://www.scottishgasenergytrust.org.uk">www.scottishgasenergytrust.org.uk</a></p> <p>01733 421060 application form request line</p>		
Beneficiaries	Current domestic account holders of British or Scottish Gas.	
Types of Award	<ul style="list-style-type: none"> <li>• Arrears of domestic gas/electricity charges</li> <li>• Arrears of other essential domestic bills or purchase of essential household items - Further Assistance Payments (FAP's).</li> </ul>	

<b>DWR CYMRU WELSH WATER (DCWW) CUSTOMER ASSISTANCE FUND</b>		<p><b>In-house Schemes</b></p> <p><b>Customer Assistance Fund</b> 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 clear from their account.</p> <p><b>Watersure</b> The Watersure Tariff exists to help low income families and individuals whose water is supplied by meter by limiting water charges provided they meet specific criteria:</p> <ol style="list-style-type: none"> <li>1. The supply is metered and is a household only supply</li> <li>2. The bill payer or a member of the household is in receipt of a qualifying benefit or tax credit.</li> </ol> <p style="text-align: center;">AND</p> <ol style="list-style-type: none"> <li>3. There are either 3 or more children under the age of 19 living in the household for whom child benefit is claimed, or someone in the household has a medical condition that requires significant additional use of water.</li> </ol> <p>For further information and an application form click the following link <a href="http://www.dwrcymru.co.uk/English/library/publications/WaterSure/english.pdf">http://www.dwrcymru.co.uk/English/library/publications/WaterSure/english.pdf</a></p>
<p>Bill/Account and general enquiries 0800 052 0145</p> <p>Wendy Groves, Domestic Collections Manager Office <a href="mailto:wendy.groves@dwrcymru.com">wendy.groves@dwrcymru.com</a>      02920 771 774</p> <p><a href="http://www.dwrcymru.co.uk">www.dwrcymru.co.uk</a></p>		
Beneficiaries	Domestic customers of Dwr Cymru Welsh Water	
Types of Award	<b><u>Customer Assistance Fund</u></b> Water and sewerage arrears are removed from the account.	

<b>EDF ENERGY TRUST</b>		<p><b>Charitable Trust</b></p> <p>Applicants to the EDF Energy Trust who are also eligible to apply to other trusts managed by Charis Grants namely the British Gas Energy Trust, npower Energy Trust, the Veolia Water Trust, South East Water's Helping Hand scheme and the Anglian Water Assistance Fund can do so on one application form.</p> <p>Arrears payments to the donor company are made direct. Payments for household bills and costs are made out to the supplier.</p> <p>Grants are also made to organisations to provide debt advice and education.</p> <p>Since its start in November 2003, the Trust has made over 17,000 awards totalling over £8.5million. A further £1.2million has been committed so far to fund debt advice, debt prevention and financial education projects.</p>
<p>Trust Relationship Manager  <a href="mailto:admin@charisgrants.com">admin@charisgrants.com</a>      01733 421 021</p> <p><a href="http://www.edfenergytrust.org.uk">www.edfenergytrust.org.uk</a></p> <p>01733 421060 application form request line</p>		
Beneficiaries	<p>Current domestic account holders of EDF Energy. To apply for a FAP (see below) applicants must live in a property supplied by EDF Energy.</p>	
Type of Award	<ul style="list-style-type: none"> <li>• Arrears of domestic gas/electricity charges</li> <li>• Arrears of other essential domestic bills or purchase of essential household items - Further Assistance Payments (FAP's).</li> </ul>	
<b>ENERGY SAVING TRUST (EST)</b>		<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>Telephone: 0800 512 012  <a href="http://www.est.org.uk">www.est.org.uk</a></p>		

<b>E.ON ENERGY</b>		<b>In-house Scheme</b>  E.ON is committed to helping vulnerable customers achieve affordable warmth in their homes.  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.  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: <ul style="list-style-type: none"><li>• Free and discounted energy efficiency measures</li><li>• Free energy audit</li><li>• Free energy efficiency advice</li><li>• Free benefits entitlement check</li><li>• Advice on payment methods and tariffs</li><li>• Referrals to other grant schemes</li><li>• Priority Service Register</li><li>• CaringEnergy Fund</li></ul> E.ON will invest £33m a year over the next 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.  CaringEnergy also features a CaringEnergy Fund of up to £2million aimed at providing a 'last resort' source of sustainable help for those E.ON customers who are facing financial difficulty.
<p>Freephone 0800 051 1480</p> <p><a href="mailto:caringenergy@eonenergy.com">caringenergy@eonenergy.com</a></p> <p><a href="http://www.eonenergy.com/At-Home/Going-Green/Energy-Saving-Advice/Guidance-And-Caring-Energy.htm">www.eonenergy.com/At-Home/Going-Green/Energy-Saving-Advice/Guidance-And-Caring-Energy.htm</a></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"> <li>• Installation of cavity wall and/or loft insulation</li> <li>• Repair/installation of heating measures which in some cases could include repair of unsafe gas heating systems or full central heating.</li> <li>• Essential household</li> </ul>	

	appliances.	Customers who receive a government benefit can still request low energy light bulbs, but they will need to visit the E.ON shop at <a href="http://www.eonshop.co.uk">www.eonshop.co.uk</a>
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<b>NPOWER – SPREADING WARMTH</b>		<p><b>In-house Scheme</b></p> <p>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"> <li>• The Warm Respond Service provides extra help to customers who are disabled, elderly or have a disability including meter readings and Braille print bills.</li> <li>• Spreading Warmth Tariff is npower's cheapest tariff and is only available to eligible customers.</li> <li>• Free gas safety checks.</li> <li>• In addition benefits entitlement checks and energy efficiency advice and measures are offered.</li> </ul> <p>This is one of a number of initiatives which npower runs to support vulnerable households and last year npower spent over £15million on voluntary initiatives to support vulnerable households.</p>
<p>To refer customers to the Spreading Warmth programme please contact the Spreading Warmth team:</p> <p>Freephone 0808 172 6999</p> <p>For products and services other than Spreading Warmth (energy efficiency advice and home and priority services register) please contact the Warm Response Line:</p> <p><a href="mailto:warmresponse@npower.com">warmresponse@npower.com</a> Freephone 0800 172 6999</p> <p>You can contact the following for energy efficiency advice: <a href="mailto:energy.assistance@npower.com">energy.assistance@npower.com</a> Freephone 0800 02 22 20</p> <p><a href="http://www.npower.com/spreading_warmth">www.npower.com/spreading_warmth</a></p>		
Beneficiaries	npower customers who are elderly, low income households, disabled and chronically sick.	
Type of Award	Spreading Warmth Tariff	

<b>NPOWER CONTINUED .....</b>		
<b>HEALTH THROUGH WARMTH - HTW</b>		
<p>Telephone: 0845 070 2809</p> <p><a href="http://www.healththroughwarmth.com">www.healththroughwarmth.com</a></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>		<p><b>Health Through Warmth Scheme</b> npower also manages a scheme called 'Health Through Warmth' which can assist people if they are vulnerable, have a cold and damp related illness and live in one of the 15 areas where the scheme operates. Clients are referred by health professionals and other key community workers who have attended locally based awareness sessions offered by HTW..</p> <p>This is separate from the First Step Scheme but may be worth remembering if the client is disabled or is old/young and living in damp/cold housing and they have an illness made worse by these conditions.</p> <p>This scheme provides appropriate energy efficiency and heating measures along with related advice and information. HTW accesses financial help from national &amp; local grant schemes, but if clients are not eligible, funds are sought from charitable organisations and the npower HTW crisis fund.</p> <p>The scheme operates in 15 areas of England and Wales please see website for details. They don't need to be or become an npower customer.</p>
Beneficiaries	HTW aims to 'improve levels of warmth, comfort and quality of life for vulnerable people with cold and damp related illnesses – often the very young, the elderly and the disabled'. Clients should live in one of the 15 HTW areas.	
Type of Award	Installation of appropriate energy efficiency and heating measures along with related advice and information.	

<b>NPOWER CONTINUED .....</b>		
<b>NPOWER ENERGY TRUST</b>		<p><b>Charitable Trust</b></p> <p>Applicants to the npower Energy Trust who are also eligible to apply to other trusts managed by Charis Grants namely the British Gas Energy Trust, EDF Energy Trust, the Veolia Water Trust, South East Water's Helping Hand scheme and the Anglian Water Assistance Fund can do so on one application form.</p> <p>Arrears payments to the donor company are made direct. Payments for household bills and costs are made out to the supplier.</p> <p>Grants are also made to organisations to provide debt advice and education.</p> <p>Npower Energy Trust was created to replaced the Spreading Warmth Assistance Fund in November 2010.</p>
<p>Trust Relationship Manager  <a href="mailto:admin@charisgrants.com">admin@charisgrants.com</a>                      01733 421 021  <a href="http://www.npowerenergytrust.org.uk">http://www.npowerenergytrust.org.uk</a>            01733 421060 application form request line</p>		
Beneficiaries	<p>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>	
Type of Award	<ul style="list-style-type: none"> <li>• Arrears of domestic gas/electricity charges</li> <li>• Arrears of other essential domestic bills or purchase of essential household items - Further Assistance Payments (FAP's).</li> </ul>	

<p><b>SCOTTISH AND SOUTHERN ENERGY (SSE)</b></p> <p>Careline for the elderly, disabled and special needs 0800 622 838</p> <p><a href="http://www.scottish-southern.co.uk">www.scottish-southern.co.uk</a></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><b>SCOTTISH POWER ENERGY PEOPLE TRUST</b></p> <p>Telephone: 0141 568 3492</p> <p><a href="http://www.energypeopletrust.com">www.energypeopletrust.com</a></p> <p><a href="mailto:SPEnergyPeopleTrust@ScottishPower.com">SPEnergyPeopleTrust@ScottishPower.com</a></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"> <li>• Fines, loans or outstanding bills for catalogues, credit cards, holidays etc.</li> </ul>	<p><b>Charitable Trust</b></p> <p>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> <ul style="list-style-type: none"> <li>• Crisis Funding – e.g. women and children needing emergency accommodation and vulnerable young people setting up home for the first time.</li> <li>• 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.</li> <li>• Energy Efficiency measures and advice – for example, improving home energy efficiency through draught proofing, insulating and offering energy efficiency advice</li> <li>• Research – e.g. a research project that aims to understand the link between fuel poverty and health</li> </ul> <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**

<b>SEVERN TRENT TRUST FUND</b>			
<p>Chairman Dr Derek Harris      0121 355 7766</p> <p><a href="mailto:office@sttf.org.uk">office@sttf.org.uk</a></p> <p><a href="http://www.sttf.org.uk">www.sttf.org.uk</a></p> <p>Contacts:            Sharon Pritchard, Trust Relationship Manager (Auriga) 0121 355 7766            Daniel Hobbs, Team Leader (Auriga) 0121 355 7766            Guy Hammett, Operations Manager (Auriga) 0121 321 1324</p>			<p><b>Charitable Trust</b></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 2008/09, £5.5million was donated to the Trust which has been 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"> <li>• 12,141 applications have been received from individuals during 2008/09 and £4.5million has been given in grants.</li> <li>• £354,000 was allocated to support debt advice projects in the region.</li> </ul>
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>		

<b>SOUTH EAST WATER'S HELPING HAND SCHEME</b>		<p><b>Assistance Fund</b></p> <p>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>Applicants to South East Water's Helping Hands Scheme who are also eligible to apply to other trusts managed by Charis Grants namely the British Gas Energy Trust, npower Energy Trust and the EDF Energy Trust can do so on one application form.</p> <p>Payments to clear an applicant's water debt are made direct to the donor company.</p>
<p>Trust Relationship Manager  <a href="mailto:admin@charisgrants.com">admin@charisgrants.com</a>                      01733 421 021</p> <p><a href="http://www.southeastwater/helpinghand">www.southeastwater/helpinghand</a></p> <p>01733 421060 application form request line</p>		
Beneficiaries	Current domestic account holders of South East Water.	
Types of Award	Grants to clear water/sewerage arrears	
<b>SOUTH STAFFORDSHIRE GROUP PLC</b>		<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>Telephone: 0800 917 5588 (for flexible payment plan)          Telephone: 0800 0930 610 (for trouble paying your bill)</p> <p><a href="http://www.south-staffs-water.co.uk">www.south-staffs-water.co.uk</a></p> <p><a href="http://www.sswct.org/">http://www.sswct.org/</a></p>		





<b>VEOLIA WATER TRUST</b>		<p><b>Charitable Trust</b></p> <p>Applicants to the Veolia Water Trust who are also eligible to apply to other trusts managed by Charis Grants namely the EDF Energy Trust and the British Gas Energy Trust can do so on one application form.</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>Grants are also made to organisations to provide debt advice, debt prevention and financial education.</p> <p>Anyone with their sole or main home within the regions supplied by Veolia Water can also apply for a grant to cover other essential household debts or costs. These grants are called Further Assistance Payments (FAPs).</p>
<p>Trust Relationship Manager  <a href="mailto:admin@charisgrants.com">admin@charisgrants.com</a>      01733 421 021            01733 421 060 application request line</p> <p>Telephone: 0845 769 7985  <a href="http://veoliawatertrust.org.uk">veoliawatertrust.org.uk</a></p>		
Beneficiaries	<p>Current domestic account holders of Veolia Central, East &amp; South East can apply for a grant to clear water/sewerage debts</p>	
Type of Award	<ul style="list-style-type: none"> <li>• Water and sewerage arrears</li> <li>• Arrears of other essential domestic bills or purchase of essential household items – Further Assistance Payments (FAP's).</li> </ul>	

<b>UNITED UTILITIES WATER TRUST FUND</b>		<p><b>Charitable Trust</b></p> <p>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"> <li>• 6,220 applications have been received from individuals during 2006/07 and £2.9million given in grants.</li> <li>• 4,086 applicants received a grant</li> <li>• £160k has been allocated in 2007/08 to support debt advice projects in the region.</li> </ul>
<p>Chairman Mike Shields</p> <p>Telephone: 0845 179 1791 <a href="mailto:contact@uutf.org.uk">contact@uutf.org.uk</a></p> <p><a href="http://www.uutf.org.uk">www.uutf.org.uk</a> <a href="http://www.unitedutilities.com">www.unitedutilities.com</a></p> <p>Contacts: Rachael Coley, Team Manager (Auriga) 0845 179 1794</p> <p>Gay Hammett, Ops Manager (Auriga) 0121 321 1324</p>		
Beneficiaries	Customers in hardship	
Type of Award	<p>Help with utility bills and other priority costs</p> <p>Funding to organisations to support debt advice and financial literacy.</p>	

<b>YORKSHIRE WATER COMMUNITY TRUST (PART OF KELDA GROUP)</b>		Charitable Trust Funds available, this does not include bankruptcy fees.
Telephone: 0845 124 2426 <a href="mailto:info@ywct.org.uk">info@ywct.org.uk</a>  <a href="http://www.yorkshirewater.com">www.yorkshirewater.com</a> <a href="http://www.ywct.org.uk">www.ywct.org.uk</a>		
Beneficiaries	Customers of Yorkshire Water	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.  A number of awards are also made in appropriate circumstances to debt advice/support agencies.  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.
Types of Award	Water and Sewerage arrears	