

# Annual Report 2008

## The British Gas *Energy Trust*

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The British Gas Energy Trust is the **first** national utility Trust Fund. Receiving donations from British Gas, it seeks to help those most in need with gas and electricity debt and other essential household bills or costs.

The Trust is independent of its donor company and is governed by a Board of unpaid Trustees drawn from across the UK.

The purpose of the Trust is:

- (i) for the relief of poverty among those who are unable to meet or pay charges for the supply of energy to premises used or occupied by them
- (ii) for the education of the public in relation to debt awareness and prevention and
- (iii) to work with other UK Trust Funds and organisations to encourage good practice and consistency for the public good.

The Trust meets its aims by offering two grant programmes, described over the page:

- Individuals and Families Grants Programme
- Organisational Grants Programme.

The Trust is mindful of its legal requirement for all of its charitable aims to be for the public benefit. These include, immediate help in alleviating fuel debt, helping people handle indebtedness and increasing the capacity of communities to help people in debt.

## Chairman's *Report*

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At the end of my fourth year as Chairman of the British Gas Energy Trust I can report that it has been another busy one, during which awareness of the Trust has gone from strength to strength and we have seen an ever increasing demand for help from the Trust. In 2008 the number of applications received by the Trust rose by 32% on the previous year with a total of 10,469 received.

Whilst I remain extremely grateful to British Gas for their generous annual donation of £3.3 million, the annual increase in demand on the Trust's budget is such that the Trust is unable to meet the needs of all vulnerable applicants. This situation is likely to escalate in 2009 as application levels are expected to continue to increase in the current economic climate and with these ever increasing pressures, Trustees will have to make difficult decisions on priorities for funding.

In addition to supporting individuals and families in need, the Trust has continued its programme to fund organisations and in 2008 funded 8 new projects. This brings the total number of organisations supported by the Trust to date to 37. Grants are awarded to organisations to provide money and debt advice and to help individuals in their communities to submit applications to the Trust.

On behalf of Trustees I would like to thank British Gas for their continued generosity, support, and commitment to the Trust, without which the Trust's work would not be possible. I must also extend my grateful thanks to my fellow Trustees for their work and support for the Trust throughout the year, including Kenneth Gardener who stepped down as Treasurer in May. Also to advice agencies for acting as a conduit between the Trust and their vulnerable clients and last, but not least, my thanks go to the staff at Charis Grants for the smooth administration of the Trust throughout the year and with whom I signed a new 4 year Management Agreement in May. This year the Trust has built on its relations with other Trusts under the Charis Grants umbrella, achieving greater collaboration all, I am pleased to say, for the benefit of potential recipients.

I am delighted that British Gas is committed to further funding of the Trust to enable it to continue its valuable work for the public benefit, and I look forward to another successful year for the Trust.

*Michael Lake*

Michael Lake CBE, Chairman

## The Trust's Objectives 2009:

The Trust is determined to continue maximising awareness, applications, and awards, and in 2009 aims:

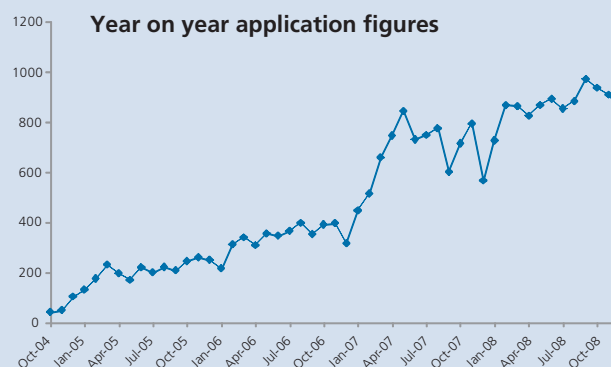
- To fully utilise the Individuals and Families budget available at 1 January 2009
- To maintain existing case flow at 2008 levels, unless the British Gas donation can be increased
- To conduct research to determine the impact of the Trust's awards on vulnerable people
- To maintain and monitor existing organisational grant commitments.

## The Trust operates two *Grant Programmes*:

### 1. The *Individuals and Families Grant Programme*

The Trust can help domestic customers of British or Scottish Gas to reduce or clear arrears of gas or electricity debt and can sometimes help with other essential household bills or costs (known as Further Assistance Payments). In 2008, the Trust received a total of 10,469 applications and made awards totalling £2,848,882 (final amount after refunds):

- 4,928 awards were made for energy debt totalling £2,618,176
- 751 awards were made for FAPs totalling £230,706
- The average energy award was £548 and the average FAP award was £356



### 2. The *Organisational Grants Programme*

In 2008 the Trust continued its programme of grants to charitable organisations to fund debt education projects, including year 2 funding to 7 organisations originally awarded grants in 2007 to provide Development Workers on behalf of the Trust. A total funding of £492,771 (over 2 years) was committed to these organisations. In addition in 2008, Trustees agreed to support a further 8 new projects, committing a total funding of £484,562 to the following organisations:

Burley Lodge Centre Leeds (2 years)  
Castle Advice Service, Sheffield (2 years)  
North Liverpool CAB (2 years)  
Ollerton & District CAB (2 years)

Rhonda Valley CAB(2 years)  
Thorpe Edge Community Centre, Bradford (2 years)  
Roxburgh CAB (Borders) (3 years)  
Toxteth CAB (3 years)

### Case study: *Birmingham Citizens Advice Bureau (BCAB)*

BCAB Service is one of the largest and busiest Citizens Advice Bureaux with 5 offices and 6 outlying projects. Birmingham has many inner and outer city social housing estates facing considerable levels of deprivation. In the 11 'priority action' wards this covers approximately 380,000 people. In 2008, the service supported over 78,000 residents with debt, welfare benefits, employment, housing and immigration advice through a team of 150 volunteers and 60 specialist caseworkers.

BCAB has directly helped over 200 people in making applications to the Trust, benefiting from £102,000 in awards, not only for energy debt but also for other priority bills, bankruptcy fees, white goods, and contributions to heating systems. These figures exclude support given by frontline workers from 90 voluntary and statutory agencies across the city who have attended 'how to apply' seminars and energy efficiency workshops. In particular the project has made a significant difference to the lives of people who experience physical and mental health problems and those for whom reliance on benefits and large levels of credit debt has crippled their ability for a decent quality of life. The BGET project has therefore made a real and demonstrable difference to people in the city facing multiple deprivation and experiencing difficult circumstances.

## Tackling *fuel debt*

## Honorary Treasurer's Report - *Review of Finances*

During the Financial Year the Trust has been able to increase the number of awards to help those in fuel poverty. Funded entirely by British Gas, over 85% of the donation from the company supports the two funding programmes; helping people with energy arrears and other household costs, and debt advice and education. The Trust has made over 17,000 awards to individuals totalling over £8m to date and has made organisational funding grants of £1.6 million. Marketing and development activities have been successful and the Trust is helping as many people as possible and intends to continue to build on its success. Continued funding has been committed by British Gas and Trustees will ensure that the generous donation is used efficiently and effectively to further the aims of the Trust.

Harry Cathcart, Treasurer



### Summary of BGET Accounts For the year ended 31 December 2008

Summary of Statement of Financial Activities	Year ended 31 Dec 08 £'000	%	Year ended 31 Dec 07 £'000	%
<b>Total incoming resources</b>	<u>3,673</u>		<u>1,256</u>	
Funds available brought forward	<u>385</u>		<u>3,261</u>	
Total funds available this year	4,058	100%	4,517	100%
<b>Resources expended</b>				
Charitable activities	3,707	91.40%	4,121	91.20%
Governance costs	<u>6</u>	0.10%	<u>11</u>	0.20%
<b>Total resources expended</b>	<u>3,713</u>		<u>4,131</u>	
Fund balance at 31 December 2008 (2007)	<u>345</u>	8.50%	<u>385</u>	8.60%
<b>Summary of balance sheet</b>	<b>2008</b>		<b>2007</b>	
	<b>£'000</b>		<b>£'000</b>	
<b>Current assets</b>				
Debtors	19		14	
Cash at bank and in hand	<u>611</u>		<u>679</u>	
	630		693	
<b>Creditors: amounts falling due</b>				
Within one year	<u>285</u>		<u>308</u>	
<b>Net current assets</b>	<u>345</u>		<u>385</u>	
<b>Net assets</b>	<u>345</u>		<u>385</u>	
<b>Unrestricted funds</b>				
Designated funds	309			
Other charitable funds	<u>36</u>		<u>385</u>	
	345		385	

A summary of the accounts is attached. A copy of the full statutory accounts, together with the Trustees' and Auditors' Reports, can be obtained by writing to the Trust's registered address (see back page).

**Tackling *fuel debt***

## Trustees and officers (2009)

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### Trustees

Michael Lake CBE - Chair

Kenneth Gardener - Hon Treasurer,  
resigned May 2008

Harry Cathcart - assumed duties of  
Hon Treasurer May 2008

Helen McLeod - appointed  
February 2008

Barbara Ruffell MBE

Jenny Saunders

### Auditors

Rawlinsons,  
90 Lincoln Road,  
Peterborough PE1 2SP

### Solicitors

Bates, Wells and Braithwaite,  
138 Cheapside,  
London EC2V 6BB

### Bankers

National Westminster Bank Plc,  
PO Box 15, Cathedral Square  
Peterborough PE1 1HW

### Registered address

Midgate House  
Midgate,  
Peterborough PE1 1TN

### Administrators

Charis Grants Ltd,  
Midgate House, Midgate  
Peterborough PE1 1TN

### Charity Registration Number

1106218

The Trustees set policy and control and monitor the Trust's activities but have entered into an agreement for the administration of the charity with Charis Grants Ltd, a company with extensive grant management experience.

## Contact Details

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### Website

[www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk)  
(you can download an application form from our website)

### Email

[bget@charisgrants.com](mailto:bget@charisgrants.com)

### Telephone

**01733 421060**  
(application form request line)

### Post

**FREEPOST RRZJ-XBSY-GYRG**  
**British Gas Energy Trust**  
**PO BOX 42**  
**Peterborough**  
**PE3 8XH**  
(no stamp required)

**PLEASE HELP US TO HELP EVERYONE WHO COULD BENEFIT FROM THE TRUST. IF YOU KNOW OF ANYONE WHO COULD APPLY TO THE TRUST, PLEASE GIVE THEM THE CONTACT DETAILS ABOVE.**