

Case Study 1

Applicant: Male in his forties, married with 2 children at school

An employment tribunal ruled that the applicant was unfairly dismissed in January 2007 but he was not reinstated and the applicant had a hard time looking for work on job seeker's allowance before enrolling on a university degree course living on student loans and grants. Due to the stresses of previous events the applicant had a heart attack in May 2008. He underwent an angioplasty procedure but continues to suffer from angina attacks to this day. This impacted on his mental state and he is now on prescribed medication for this as well as his heart condition. His deteriorating health torpedoed his efforts of fighting his way back from losing his job and catapulted him into a financial hole. Surviving on incapacity benefit, tax credits and child benefit, he was unable to get assistance with mortgage payments (his mortgage insurance company refused to help as he was studying whilst he had his heart attack rather than working). He obtained payment cards from his utility suppliers (British Gas plus one other) and maintained regular weekly payments of an affordable amount however these payments became insufficient to cover the amount his family were using.

With the gradual reduction in mortgage interest rates plus a recent award of carers allowance and income support the applicant has been able to increase his weekly payments to his utility suppliers and reduce his overdraft.

However the applicant became concerned that the slow rate of debt recovery was insufficient for the utility companies. He received a home visit from a representative of one supplier (not British Gas) for which he incurred a charge of £37. The possibility of further legal proceedings was mentioned resulting in additional costs of £250 being added to the debt on his account. The applicant also had the much more ominous threat of disconnection hanging over his family.

Grant awarded: The applicant demonstrated a balanced budget and clear intention to pay future bills. Prior to the two major setbacks in his life, he had an impeccable payment record. The awarded grant would relieve huge levels of anxiety resulting from the outstanding debt and help the applicant look forward to the future and resume studying or work when his health allowed. The applicant was therefore awarded £746 to clear his gas debt to British Gas.

Thank you from applicant: 'I am writing to express my gratitude for the help the Trust has awarded towards my British Gas arrears. This help has had an immediate impact upon the family. You have relieved us of a great burden which was slowly straining the family relationship. I wanted to let you know how your help makes such a difference to a family in genuine hardship. Your help has given us a positive attitude about the future and you have provided us with the impetus to get back on track. Thank you so much for listening.'

Case Study 2

Applicant: Lady in her fifties with a severely mentally disabled partner

The applicant paid for both gas and electricity by monthly direct debits and had never defaulted on payments. However debts had built up due to the applicant's severely disabled partner suffering long periods of illness during which he was at home all day every day needing extra heating.

In addition the applicant asked for help to purchase a new cooker as hers was 11 years old, broken and had been condemned as unsafe for use, but she could not afford a new one. She was particularly concerned that it was a danger to her partner who she was not able to supervise full time, as she had to go out to work.

Grant awarded: The applicant demonstrated a balanced budget, intention to pay British Gas and it was clear that a grant would maximise the applicant's income and help ensure she could keep on top of ongoing charges.

The applicant was therefore awarded £56 to clear electricity debt and £91 to clear gas debt. An additional £265 in was awarded in further assistance payments for a new electric cooker.

Thank you from applicant: 'I am writing to thank you most sincerely for the help that you and members of the British Gas Energy Trust have awarded us. Your assistance will enhance the quality of life enormously for both me and my severely disabled partner. It is difficult to describe just how grateful we both are to you all especially as all other avenues for help had been explored and refused to us. It is wonderful to discover compassion and a human side to an energy company.'

Case Study 3

Applicant: Single lady in her fifties on job seeker's allowance

The applicant's average usage inexplicably rose from £32 month to £97 per month after a new meter was fitted in March 2008 resulting in a bill of £1,028.33. British Gas fitted a check meter in May 2009 which showed readings to be correct, but since usage has gone down to more manageable levels again. There was no explanation for the increase in usage. Single and on job seeker's allowance the applicant could not afford to pay the bill.

The applicant had since requested a prepayment meter to be fitted to help ensure she was never faced with a similar situation. Neither she nor British Gas could explain what had happened.

Grant awarded: The applicant demonstrated a balanced budget and an intention to pay (via a prepayment meter) and did not appear to be in a position to pay her large debt to British Gas.

The applicant was therefore awarded a grant of £1,128 to clear her electricity debt and £141 to clear her gas debt.

Thank you from applicant: 'I received a letter today with regards to my electricity arrears with British Gas. I would like to thank you so very much with all my heart. I didn't know organisations like you existed (it was a lady from British Gas who told me about you). I cried when I read your letter and couldn't believe that you helped me – on top of that you also paid my gas arrears which I did not even mention. You do not know what this means to me and I will be eternally grateful. A simple thank you does not seem enough.'