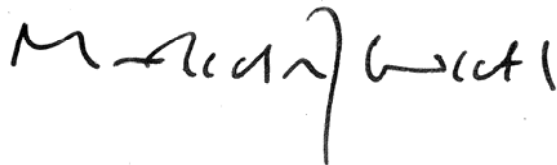


*VULNERABLE CUSTOMERS - COLLABORATIVE WORKING
The Anglian Water Trust Fund Bristol Water/Wessex Water
Restart Plus Dwr Cymru Welsh Water Severn Trent Trust Fund
COLLABORATIVE WORKING - VULNERABLE CUSTOMERS
The Eos Foundation Southern Water New Start Scheme Three
Valleys Water Community Trust
VULNERABLE CUSTOMERS COLLABORATIVE WORKING
The British Gas Energy Trust
npower First Step Programme
COLLABORATIVE WORKING
Scottishpower Energy People Trust
The Anglian Water Trust Fund
VULNERABLE CUSTOMERS COLLABORATIVE WORKING
The Eos Foundation
Valleys Water Thames Water Yorkshire Water Community Trust
The British/Scottish Gas Energy Trust The EDF Energy Trust
npower First Step Programme Powergen Hardship Fund
Scottishpower Energy People Trust United Utilities Trust Fund*

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

"I would like to support this booklet which gives valuable information about some of the help available to vulnerable people, and to welcome the spirit of co-operation and collaboration that has produced it. I hope other organisations with similar trusts or schemes include their information in subsequent editions. I would also like to take this opportunity to encourage more companies to think about ways in which they can help their vulnerable customers."

A handwritten signature in black ink, appearing to read "Malcolm Wicks". The signature is written in a cursive style with a large initial 'M'.

Malcolm Wicks MP, Minister of State for Energy

For further information, or to have your trust or scheme included, please contact:

Allyson Broadhurst, The British Gas Energy Trust & EDF Energy Trust, Midgate House, Midgate, Peterborough PE1 1TN
allysonbroadhurst@charisgrants.com 01733 421021

ANGLIAN WATER TRUST FUND		Charitable Trust Awards are granted to clear water and sewerage debt and in exceptional cases for other household bills and costs. Changes to the Trust were introduced on 1 December 2007 in relation to awards to clear water and sewerage debt. The initial assessment criteria remains the same, however awards are now made on a provisional basis. The recipients of the awards are then expected to show over the next six months that they are taking active steps to achieve and maintain financial stability. Their award would then be confirmed. If however the potential beneficiaries do not make any tangible progress towards moving towards financial sustainability, then the provisional grant will be withdrawn. Applicants to the Anglian Water Trust Fund who are also eligible to apply to other Charis managed Trusts – ie The British Gas Energy Trust Fund, The EDF Energy Trust Fund and the Eos Foundation can do so on one application form. Arrears payments to donor company are made direct. Payments for household bills and costs are made out to supplier. Grants also made to organisations to provide debt advice and education. In 2006/07 the Trust made 1,815 awards with a total value of £988,000.
Kirstie Berridge, Trust Relationship Manager kirstieberridge@charisgrants.com 01733 421021 www.awtf.org.uk 01733 421060 application form request line 01733 421050 information line		
Beneficiaries	Residents in Anglian Water region (inc Hartlepool Water region)	
Types of award	Grants for water/sewerage arrears and/or one off payments for household bills and costs	

BRISTOL WATER/WESSEX WATER RESTART AND RESTART PLUS SCHEMES WESSEX WATER ASSIST TARIFF		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:
Sue Lindsay, Head of Consumer Affairs, Wessex Water sue.lindsay@wessexwater.co.uk 01225 526249 Social Policy, Bristol Wessex Billing Services Ltd social.policy@bwbsl.co.uk 0800 528 3 838 www.wessexwater.co.uk www.bristolwater.co.uk (company websites)		<ul style="list-style-type: none"> • In year 1 the customer meets and pays current year charges and BWBSL 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.
Beneficiaries	Customers of Wessex Water and Bristol Water (Assist Tariff is only available to Wessex Water customers)	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.
Types of award	Restart/Restart Plus - Debt write-off schemes Assist - Low rate tariff	Assist is a Wessex Water 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. Grants also awarded each year to increase debt advice capacity in the community: approx £270k during 2007/08.

BRITISH GAS ENERGY TRUST SCOTTISH GAS ENERGY TRUST		<p>Charitable Trust</p> <p>Applicants to the British and Scottish Gas Energy Trust who are also eligible to apply to other Charis managed Trusts – ie The EDF Energy Trust Fund, the Eos Foundation, and/or The Anglian Water Trust Fund can do so on one application form.</p> <p>Arrears payments to donor company are made direct. Payments for household bills and costs are made out to supplier.</p> <p>Grants are also made to organisations to provide debt advice, debt prevention, and financial education.</p>
<p>Allyson Broadhurst, Trust Relationship Manager allysonbroadhurst@charisgrants.com 01733 421021</p> <p>www.britishgasenergytrust.org.uk www.scottishgasenergytrust.org.uk</p> <p>01733 421060 application form request line 01733 421050 information line</p>		
Beneficiaries	Customers of British or Scottish Gas. For applications for help with one off payments for household bills and costs applicants must live in a property supplied by British or Scottish Gas.	
Types of award	Energy arrears and/or one off payments for household bills and costs	Since its start in November 2004 the Trust has made over 9,750 awards totalling over £4million. A further £1.25million has been committed so far to fund debt advice, debt prevention, and financial education projects in the UK.

DWR CYMRU WELSH WATER (DCWW) CUSTOMER ASSISTANCE FUND		<p>In house scheme</p> <p>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 cleared from their account.</p>
<p>Wendy Groves, Domestic Collection Manager Office 029 20771774 wendy.groves@dwrcymru.com</p>		
Beneficiaries	Domestic customers of Dwr Cymru Welsh Water	
Types of award	Water and sewerage arrears are removed from the account.	

EDF ENERGY TRUST		Charitable Trust Applicants to the EDF Energy Trust who are also eligible to apply to other Charis managed Trusts – ie The British Gas Energy Trust Fund, the Eos Foundation, and/or The Anglian Water Trust Fund can do so on one application form. Arrears payments to donor company are made direct. Payments for household bills and costs are made out to supplier. Grants are also made to organisations to provide debt advice and education. Since its start in November 2003 the Trust has made over 7,400 awards totalling over £3.7 million. A further £1.23million has been committed so far to fund debt advice, debt prevention, and financial education projects throughout the South West, the South East and London.
Allyson Broadhurst, Trust Relationship Manager allysonbroadhurst@charisgrants.com 01733 421021 www.edfenergytrust.org.uk 01733 421060 application form request line 01733 421050 information line		
Beneficiaries	Customers of EDF Energy (formerly branded as SWEB Energy, SeeBoard Energy, London Energy). For applications for help with one off payments for household bills and costs applicants must live in a property supplied by one of the above brands.	
Types of award	Energy arrears and/or one off payments for household bills	

EOS FOUNDATION		Charitable Trust Awards are granted to clear water debt and in exceptional cases for other household bills and costs. Applicants with a sewerage debt to Southern Water are referred to the Southern Water Trust Fund for help. Applicants to the Eos Foundation who are also eligible to apply to other Charis managed Trusts – ie The British Gas Energy Trust Fund, The EDF Energy Trust Fund, and the Eos Foundation can do so on one application form. Arrears payments to donor company are made direct. Payments for household bills and costs are made out to supplier. In 2007/08 467 awards were made with a total value of £158,685.
Kirstie Berridge, Trust Relationship Manager kirstieberridge@charisgrants.com 01733 421021 www.eosfoundation.org.uk 01733 421060 application form request line 01733 421050 information line		
Beneficiaries	Customers of: -Bournemouth & West - Mid Kent Water Hampshire Water - Portsmouth Water -Folkestone & Dover - South East Water Water -Tendring Hundred Water	
Types of award	Grants for water/sewerage arrears and/or one off payments for household bills and costs	

<p>NPOWER – First Step programme</p>	<p>In house scheme</p>
<p>To refer customers to the First Step programme please contact the First Step team on:</p> <p>Email – Firststep@npower.com Free phone – 0800 294 1650</p> <p>For products and services other than First Step (energy efficiency advice and home and priority services register) please contact the Warm Response Line:</p> <p>Email - Warmresponse@npower.com Free phone - 0808 172 6999 Or visit our website on www.npower.com/spreading_warmth</p> <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> <p>Types of award – First Step Fund First Step Tarriff</p>	<p>npower operates the First Step programme for vulnerable customers who are struggling to pay their energy bills, are likely to be in fuel poverty and may have an energy debt. It provides a holistic solution to the management of energy bills and includes:</p> <ul style="list-style-type: none"> • Help with account management by the First Step team who offer a personalised service on a one-to-one basis • First Step Fund for eligible customers which enables an unlimited amount of energy debt to be put on hold and up to £500 cleared every six months provided the customer keeps to an agreed payment plan • First Step Tariff which is npower’s cheapest tariff and only available to eligible customers. The customer may remain on the First Step Tariff for an extended period, with eligibility being reviewed annually • In addition benefits entitlement checks and energy efficiency advice and measures are offered. <p>This is a long term arrangement with the customer and offers financial support, support to reduce energy consumption and support on a one-to-one basis to aid the management of their energy bills.</p> <p>Since its inception in 2005 approximately £1.8 million of funding has been given through energy debt being placed on hold and the First Step Tariff. In addition to the First Step programme npower has committed funding through rebates to vulnerable customers totalling £2.7m since 2006.</p>

E.ON CaringEnergy Fund		In house scheme
<p>Freephone 0800 051 1480</p> <p>caringenergy@eonenergy.com</p> <p>http://www.eonenergy.com/At-Home/Going-Green/Energy-Saving-Advice/Guidance-And-Caring-Energy.htm</p>		
Bene- ficiaries	<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>	
Types 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. 	
		<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 help address the causal 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 low energy light bulbs • Free benefits entitlement check • Advice on payment methods and tariffs • Referrals to other grant schemes • Priority Services Register • CaringEnergy Fund <p>E.ON will invest £33m a year over the next three years in CaringEnergy to help customers access the range of products, measures and services which aim to reduce energy bills, improve energy efficiency, increase household income and affordably heat homes.</p> <p>CaringEnergy also features a CaringEnergy Fund of up to £2 million aimed at providing a 'last resort' source of sustainable help for those E.ON customers who are facing financial difficulty.</p>

SCOTTISHPOWER ENERGY PEOPLE TRUST

Ann Loughrey, Head of External Business and
Community Relations
Ann.loughrey@scottishpower.com 0141 568 3886

www.energypeopletrust.co.uk

Beneficiaries	Please see opposite
Types of award	Please see opposite

Charitable Trust

The ScottishPower Energy People Trust is an independent charity established to help end fuel poverty. It invites not-for-profit organisations (eg charities, local community groups, Local Authorities, support organisation etc) that assist those in fuel poverty to apply for much needed funds.

Organisations can apply for funding to support projects or schemes covering:

- Crisis Funding – eg women and children needing emergency accommodation and vulnerable young people setting up home for the first time
- Benefits Health Checks of Income Maximisation – eg helping households that aren't 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
- Energy Efficiency Measures – eg a scheme that aims to improve the energy efficiency of homes
- Research – eg a research project that aims to understand the link between fuel poverty and health

Priority will be given to projects aimed at helping families with young children and young people.

ScottishPower launched the fund with an initial contribution of £1million, since then its contribution has trebled to £3 million. To date the trust has awarded over £1.6 million to 47 organisations assisting over 31,000 households throughout Britain.

During 2006 the Trustees will meet quarterly on the first Thursday of March, June, September, and December.

SEVERN TRENT TRUST FUND 0121 355 7766		Charitable Trust Grants are given to help customers of Severn Trent Water who are in severe hardship and unable to pay water/sewerage charges. Most grants are given to help with water charges but help is also available toward other priority bills and costs. When appropriate, applicants are referred to other trust funds by agreement. During 2007/08 - £4.6 million 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. <ul style="list-style-type: none"> • 9,994 applications have been received from individuals during 2006/07 and £2.6m has been given in grants • 10% of donated funds are allocated to support debt advice projects in the region
Chairman Dr Derek Harris Contacts Sharon Pritchard, Team Manager (Auriga) 0121 355 7766 Gay Hammett, Operations Manager (Auriga) 0121 321 1324 www.sttf.org.uk email office@sttf.orh.uk		
Beneficiaries	Customers in hardship	
Types of grant	Help with utility bills and other priority costs	
	Funding for debt/money advice, financial literacy.	

SOUTHERN WATER (1)Southern Water Trust Fund (2) New Start Scheme		Charitable Trust Grants are available to help customers of Southern Water who are in hardship and unable to pay water charges. £1m p.a. is being donated by the water company which will be used mainly for grants to individuals. Trustees will use part of the donation to support debt advice throughout the region. Where appropriate and by general agreement between respective Trustees, applicants are provided with information about the Eos Foundation and other Trust Funds who may be able to assist with other debts. <i>(Of the 2million customers served by Southern Water, approximately half receive sewerage only bills from the company and receive separate water bills from one of the 'water only' companies in the region)</i> The Trust is managed by Auriga with regional staff based in Worthing administering grant applications and day to day contacts.
(1) SOUTHERN WATER TRUST FUND 0845 270 0897		
Chair Jill Stevens		
Contacts: Sandy Redhead or Philippa Janman 0845 270 0897 Gay Hammett, Operations Manager (Auriga) 0121 321 1324 Sharon Pritchard, Team Manager (Auriga) 0121 355 7766 www.swtf.org.uk email office@swtf.orh.uk		
Beneficiaries	Customers of Southern Water	
Types of grant	Help with utility bills and other priority costs. Funding to organisations to support debt advice.	

(2) NEW START SCHEME	
<p>Stuart Bailey, Field Operations Section Leader Stuart.bailey@southernwater.co.uk 01903 272300 Debt line 0845 2740845</p> <p>www.southernwater.co.uk (company website)</p> <p>Reduction of water services charges</p>	<p>In House Scheme To qualify for the scheme, customers must have arrears of £750.00 <u>or</u> have not made a single payment within the previous two years.</p> <p>If the customer can pay the current annual charge by instalments, Southern Water will waive the same amount off the arrears.</p> <p>All credit adjustments to the customer's account will be made on a quarterly basis.</p>

THAMES WATER		
<p>Andrea Owens, Collections Operations Manager Andrea.owens@thameswater.co.uk 07747 644270</p> <p>Special Needs Team 01793 424424 Customer Assistance Fund 01793 424948 Vulnerable Tariff 01793 424094</p>		<p>In house scheme</p> <p>We offer 3 assistance schemes which are all internally administered and only look to assist customers with water costs, debt and arrears</p> <p>Vulnerable Tariff – fixed rate tariff for customers with abnormally high water consumption as a result of certain medical conditions – i.e. Kidney dialysis or other affordability issues such as extremely large families.</p> <p>Customer Assistance Fund – looks to clear arrears for customers who can prove they can pay for current water usage but are unable to clear historic arrears due to affordability issues – may be as a result of a previous loss of income or other change in circumstances.</p> <p>Special Needs – we have a further range of tariffs for customers with particular special needs such as severely disabled customers who struggle to pay basic living costs.</p>
Beneficiaries	Thames Water Customers	
Types of award	Water and sewerage arrears	

THREE VALLEYS WATER		<p>In house scheme</p> <p>The Fund is a mirror image of the Thames Water Fund. This enables both water and sewerage charges to be written off simultaneously.</p> <p>The fund does not have charitable status and all referrals are dealt with by Thames Water staff. Eligible customers are offered a “fresh start” by having all their water debt written off but only where they keep to a payment arrangement for an agreed period.</p> <p>Statistics show that customers who are helped have an 80% likelihood of maintaining regular payments.</p> <p>No other debts are covered. Awards are made monthly on the recommendation of staff or CABx.</p>
<p>Nick Carney, Credit Manager nick.carney@3valleys.co.uk 01707 277687 www.3valleys.co.uk (company website)</p>		
Beneficiaries	Customers of Three Valleys Water	
Types of award	Water and sewerage arrears	
<p>Andrea Owens, Collections Operations Manager Andrea.owens@thameswater.co.uk 07747 644270</p> <p>Special Needs Team 01793 424424 Customer Assistance Fund 01793 424948 Vulnerable Tariff 01793 424094</p>		
Beneficiaries	Thames Water Customers	
Types of award	Water and sewerage arrears	

UNITED UTILITIES TRUST FUND 0845 179 1791		Charitable Trust Grants are available to help customers of United Utilities Water who are in severe hardship and unable to pay water/sewerage charges. Most grants are given to help with water charges but help is also available toward other priority bills and costs. When appropriate, applicants are referred to other trust funds by agreement. During the current year £3 million 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. <ul style="list-style-type: none"> • 6,220 applications have been received from individuals during 2006/07 and £2.99 million given in grants. • 4,086 applicants received a grant • £160k has been allocated in 2007/08 to support debt advice projects in the region.
Chairman Mike Shields		
Contacts Rachael Coley, Team Manager (Auriga) 0845 179 1791 Gay Hammett, Ops Manager (Auriga) 0121 321 1324 www.uutf.org.uk email office@uutg.org.uk		
Beneficiaries	Customers in hardship	
Types of grant	Help with utility bills and other priority costs	
	Funding to organisations to support debt advice and financial literacy.	

YORKSHIRE WATER COMMUNITY TRUST		Charitable Trust The Trust provides monetary assistance to those customers in genuine need, and is governed by a board of Trustees consisting of senior businessmen and 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.
Info @ywct.org.uk 0845 124 2426 www.ywct.org.uk		
Beneficiaries	Customers of Yorkshire Water	
Types of award	Water and sewerage arrears	