

APPLICATION FOR FINANCIAL ASSISTANCE

BEFORE COMPLETING THE APPLICATION FORM, PLEASE CAREFULLY READ THE NOTES BELOW

When you have completed the application form, you should detach these notes and keep them for your reference

The British Gas Energy Trust is a charitable Trust and is referred to as “the Trust” throughout this form.

WHO CAN APPLY FOR A GRANT?

- You can apply if you are a current domestic customer of British Gas or Scottish Gas and are in need, poverty, hardship or other distress.
- Only the account holder (the person / persons named on the bill) can apply for help with gas or electricity debts. If the account holder is unable to make the application for a grant, please explain why someone else is doing it on his or her behalf. The account holder must still sign the form.
- The account holder may apply for a grant to cover other essential household debts / costs. These grants are called Further Assistance Payments (FAPs). Evidence that the applicant is a current account holder with British Gas or Scottish Gas is required, for example, a copy of a recent bill.

HOW CAN THE TRUST HELP?

- The Trust **can** help you to meet debts for domestic electricity and gas.
- The Trust **can sometimes** help you to meet other **essential** household debts and costs – ‘white goods’ only (FAPs). You can apply for such help even if you do not apply for help with your electricity or gas debts.
- The Trust **cannot** give you a loan or give you help with bills that you have already paid or with items that you have already bought.
- The Trust also **cannot** help you with the following:
 - Any household item that is not a ‘white good’ (see section 14)
 - Fines for criminal offences
 - Educational or training needs
 - Debts to central government e.g. tax and national insurance
 - Deposits to secure accommodation
 - Medical equipment, aids and adaptations
 - Over payments of benefits
 - Business Debts
 - Catalogues, credit cards, personal loans and other forms of non-secured lending
 - Holidays

Please note: The British Gas Energy Trust along with a number of other independent charitable trusts, are administered by Charis Grants Ltd. By signing this form you agree to your information being shared with these other trusts so that they may consider whether you are eligible for support. A full list of trusts administered by Charis Grants Ltd can be viewed online at www.charisgrants.com

FILLING IN THE APPLICATION FORM

- If you need help with your electricity or gas debts, **you must provide a meter reading taken on the date you submit your application (see section 6)**. If you need help to read your meter look at the back of your bill or call your supplier.
- When filling in the application form, it is very important that you give us as much information as possible about your circumstances and that **you send us proof of your income**.
- If you need help with the form you should contact a local advice centre such as a Citizens Advice Bureau. They may be able to help you with the form and also give help and advice on your money problems.
- Please complete all sections of the application form. If a section is not applicable insert N/A.
- **Please do not forget to sign the declaration in section 12- if you do not sign it, we cannot begin to assess your application.**
- Please supply **copies** of **all** supporting documents as we do not return originals.

SENDING IN YOUR APPLICATION

- Once completed, the form should be returned to:

Freepost RRZJ-XBSY-GYRG, British Gas Energy Trust, PO Box 42, Peterborough, PE3 8XH

HOW WE DEAL WITH YOUR APPLICATION

- Your information may also be used for research and analysis purposes by other organisations.
- If we think that other organisations might be of interest to you, we may provide you with information about their work or share your details with them so that they can contact you about their services and/or products.
- You may receive letters, emails, telephone calls or a home visit as part of our assessment process.
- If we are able to help you with your electricity or gas debts, a payment will be made directly to your supplier. We will write to tell you that this payment has been made.
- If you qualify for assistance from any other trust administered by Charis Grants Ltd, your application will be considered automatically. We will write to tell you if a payment has been made. We might need to ask you for more information.
- If we are able to help you with other essential household debts or costs (FAPs), we will write to tell you this.
- If we cannot help you with either kind of payment, we will write to tell you this. **Please note that the Trust does not give particular reasons when a grant is not awarded.**
- The Trust receives many applications so it may take several weeks to deal with yours.

APPLYING TO THE TRUST AGAIN

- If you receive an award, you will not be able to re-apply for a period of 2 years.
- If you do not receive an award, you can apply again after six months.

Please note that the decision of the Trust is final, and we do not operate an appeals procedure.

APPLICATION FOR ASSISTANCE

Please answer the following questions on this and the next 5 pages. If you think you may have difficulty in completing the form, you may be able to get help from your local Citizens Advice Bureau or other advice centre.

SECTION 1 PLEASE TELL US ABOUT YOURSELF AND YOUR FAMILY

Family Name First Name Title (Mr / Mrs / Ms / Other) Address Postcode Telephone Email How old are you? Years

Who shares your home with you?

Wife, husband, civil partner, partner Children and/ or young people 19 years and under in full time education Other adults over 16 years No one, I live alone

Tick all that apply:

 Full name of wife, husband, civil partner, partner Write how many? Ages Write how many?

SECTION 2 WHAT WOULD YOU LIKE US TO HELP YOU WITH? (PLEASE REFER TO PAGE 1)

I am applying for help with my: electricity gas water sewerage I am applying for help with other essential household debts and costs (Further Assistance Payments (FAPs))

SECTION 3 HAVE YOU APPLIED TO THIS TRUST BEFORE?

If you have applied to this Trust Fund before please tell us when you applied and from what address if this is different from your current address:

When Address

SECTION 4 HOW DID YOU HEAR ABOUT THE TRUST FUND?

Website Newsletter Energy Supplier Local Advice Agency Other - please state:

SECTION 5 PLEASE TELL US IF SOMEONE IS HELPING YOU WITH THIS APPLICATION

We may need to write to you if we need more information to help us decide whether we can help you. If an agency such as a Citizens Advice Bureau or Social Services or a friend or relative is helping you make this application and you would prefer us to write to them about your application, please provide us with their details below:

Their Name Mr / Mrs / Ms Their job title Their organisation Their address Postcode Their daytime telephone number: Code Number Email

Please note, if this section is not completed we will write directly to the applicant. Signed forms of authority cannot be accepted in place of this section.

SECTION 6 IF YOU WANT HELP WITH YOUR ELECTRICITY AND GAS DEBTS OR WATER AND SEWERAGE DEBTS, PLEASE GIVE US DETAILS OF RELEVANT ACCOUNTS:

Please note: Only complete rows in red type if applying for assistance from other trusts held by Charis. For a full list of Charitable Trusts administered by Charis Grants view online at www.charisgrants.com

	Name of supplier	Account Number	Present meter reading	Date of Meter Read
Electricity (present)				
Electricity (previous)				
Gas (present)				
Gas (previous)				
Water (present)				
Water (previous)				
Sewerage services (if billed separately)				

We cannot begin to assess your application until a present meter reading is given unless you have a pre-payment meter.

If you have a pre-payment meter, please tick the appropriate box(es): gas electric

Are any of these charges from a previous address? (Please tick) Yes No Not sure

If applying for help with debt from a previous account only, please also provide your current account details in the table above

If yes or not sure, please give your previous address:

Address

Postcode

SECTION 7 PLEASE TELL US ABOUT YOUR HOUSEHOLD'S FINANCIAL SITUATION

The only alternative to completing section 7 is to submit the income and expenditure budget sheet of the MAT/BBA Common Financial Statement Version 3 or 4 only

HOUSEHOLD WEEKLY INCOME

You must provide us with proof confirming these amounts of income. Please see section 13 for guidance.

Your take-home pay	£
Partner's take-home pay	£
Income Support/Job-Seeker's Allowance	£
Working tax credit	£
Child tax credit	£
Pension credit	£
State pension	£
Works pension	£
Employment & Support Allowance	£
Disability living allowance: - care component	£
- mobility component	£
Other disability benefits (please specify)	£
Child benefit	£
Other benefits (please specify)	£
Child maintenance / support	£
Contribution(s) from others living with you	£
Rent from lodger	£
Local Housing Allowance/ Housing Benefit/ Mortgage Interest Relief	£
Total	£
Other income e.g. from investment	£

HOUSEHOLD WEEKLY EXPENDITURE

Please indicate where the amounts include debts as specified in section 8 and 9

Food and housekeeping	£
Rent (including arrears if applicable)	£
Mortgage	£
Second mortgage	£
Endowment policy	£
Council tax (after benefit)	£
Water/sewerage charges	£
Electricity	£
Gas	£
Other fuel (e.g. coal, oil)	£
Life/Building/Contents insurance	£
Telephone	£
TV/Satellite	£
TV Licence	£
Child care	£
School meals	£
Car (loans/tax/fuel/repairs etc.)	£
Loans/credit + store cards/catalogues (please provide details in section 8)	£
County Court Judgements (CCJs) / Court fines (please provide details in section 8)	£
Expenses for disability (please specify)	£
Other expenses (please specify)	£
TOTAL	£

We cannot accept monthly figures. To change monthly figures to weekly: **1)** Multiply by 12 (to give annual payment) **2)** Divide the total by 52.

Comments:

SECTION 8 ARE YOU IN DEBT WITH ANY OF THE FOLLOWING BILLS?

Please tick all that apply and write in the amount you owe

	AMOUNT OWED	WEEKLY AMOUNT REPAID OR DEDUCTED FROM BENEFITS OR WAGES
Rent <input type="checkbox"/>	£	£
Mortgage <input type="checkbox"/>	£	£
Second mortgage/secured loan <input type="checkbox"/>	£	£
Council tax <input type="checkbox"/>	£	£
Water and sewerage <input type="checkbox"/>	£	£
Gas <input type="checkbox"/>	£	£
Electricity <input type="checkbox"/>	£	£
Telephone <input type="checkbox"/>	£	£
Social Fund Loan <input type="checkbox"/>	£	£
Benefit overpayment <input type="checkbox"/>	£	£
CCJs/Court fines <input type="checkbox"/>	£	£
Child Maintenance/support <input type="checkbox"/>	£	£

SECTION 9 LOANS, CREDIT & STORE CARDS, CATALOGUES ETC

Name of creditor	Amount owed	Amount paid per week
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£

Continue on a blank page if necessary.

IMPORTANT! – Please read carefully before completing the next page

FILLING IN THE NEXT PAGE

The next page is where you can explain to us how a payment from the Trust will help you.

In deciding whether to help you with electricity or gas debts and/or other debts the Trust will:

- need to know how you got into difficulties with the particular debt. You should give as much detail as possible about how **long** you have had problems in paying the bills and **why**.
- need to be sure that, if the Trust does help you, you will be able to manage to pay your bills in the future. This means that if, in section 7, you have more money going out than you have coming in, you should explain how you think you will be able to keep up with the bills in future.
- need to know about any particular hardship within your household e.g. chronic illness, disability, bereavement. Where possible evidence must be provided.
- need to know what might happen to you if the debt is not paid e.g. could you be evicted or your fuel supply disconnected?

In deciding whether to help you with one-off items such as domestic appliances or furniture, the Trust will:

- need to know exactly what you want and how having the item is essential to your needs.
- need to know about any particular hardship within your household e.g. chronic illness, disability, bereavement.
- need supporting evidence from an appropriate professional confirming exceptional need exists for the item requested.

SECTION 10 WHY DO YOU WANT HELP WITH YOUR UTILITY DEBT?

Please tell us why you cannot pay your gas and/or electricity debt. If you are applying for a grant from other trusts administered by Charis Grants in addition to the British Gas Energy Trust you must complete this section to cover all trusts to which you are applying. See guidance notes in section 13, 'Your most recent utility bill'. Continue on a blank page if necessary.

Please tell us how a payment from us would help you budget better in the future, and how you intend to make payments towards ongoing usage.

SECTION 11 FURTHER ASSISTANCE PAYMENTS: COMPLETE THIS SECTION IF YOU ARE APPLYING FOR HELP WITH OTHER ESSENTIAL HOUSEHOLD DEBTS AND COSTS.

Please see guidance notes at section 14

Please tell us what you are applying for.

Please tell us how the need has come about.

Please tell us how this Further Assistance Payment would help you.

SECTION 12 DECLARATION TO BE SIGNED BY THE APPLICANT

I consent to the personal details I have provided on this form being processed by Charis Grants Ltd and the Trust in accordance with the Data Protection Act and as described in the 'How we deal with your application' section on the detachable front cover of the application form (page 2).

I understand that the information I have provided on this application may be shared with British Gas and I authorise Charis Grants Ltd to contact, if necessary, British Gas to confirm details of my accounts.

I declare that the information I have given on this form is complete and correct to the best of my knowledge. I authorise Charis Grants Ltd to contact me directly about my application at any time and to use my information for the other purposes described in the 'How we deal with your application' section of this form.

I am happy to be considered for any additional funds administered by Charis Grants Ltd that I am eligible for.

I understand that the decisions of the Trust are final and that there is no appeals procedure.

I am happy to be contacted following a decision on my application by the Trust or Charis Grants Ltd.

Signature

Date

SECTION 13 FILLING IN THE APPLICATION FORM

Please make sure you attach items on the checklist below. **All evidence should be less than 3 months old.** Please provide **copies** of all documents supporting your application as **we do not return originals.**

Proof of income

You must include proof with your application confirming the following income figures which you have shown in section 7 on page 4 of the application:

- The current amount of net wages received by you and any partner
- The current amount of all benefits and pensions received by you and any partner
- The current amount of maintenance/child support received by you and any partner

Wages: copies of 3 recent consecutive wage-slips for you and for any partner. If you or your partner cannot provide wage-slips, please get a letter from the employer giving your recent average net pay.

Self employed applicants should send in recent three line accounts or another document confirming net income.

Benefits and Pensions:

- copies of current benefit, Tax Credit or pension payment slips or giro details showing amounts currently payable, or
- copies of bank statements showing current benefit, Tax Credit or pension payments, or
- copies of recent letters from the Dept for Work and Pensions (DWP), HM Revenue and Customs (HMRC) or pension provider showing amounts currently payable.

If none of these are available, please obtain a letter from the DWP, HMRC or pension provider confirming the amount of your benefit, Tax Credit or pension entitlement.

Child Maintenance/Support: a copy of a recent letter from the Child Support Agency or a recent bank statement showing the amount payable to you or your partner or another letter or document confirming the current amount being paid.

Please note that we cannot begin to deal with your application unless all the necessary proof of income is sent in with the application. However, if you cannot provide any of the necessary proof, please write to let us know why.

Your most recent utility bill (and a meter reading entered in section 6)

If you are asking for help with gas and electricity debts, please provide us with copies of your most recent gas and/or electricity bill. If you are also applying for help from other trusts managed by Charis Grants then you must also attach copies of the most recent bill or details of the meters that are relevant to your application (see section 6).

Evidence of disability or other illness

If you are relying on a disability or illness as proof of hardship or need, please attach some independent evidence which confirms your medical condition: for example, a copy of a current sick certificate, a recent prescription or a letter from your GP/consultant to a third party confirming your condition. Please note that the Trust is unable to meet the cost of obtaining medical evidence.

SECTION 14 HELP WITH OTHER BILLS AND COSTS (to be read with Section 11)

COUNCIL TAX DEBTS

Payment will only be considered in the most exceptional circumstances. Applications must always explain the history and current stage of enforcement.

OTHER UTILITY DEBTS

Payments for these debts may be considered where you can show that clearing them will enable you to budget better for your current bills. **You must attach a copy of your most recent bill or demand for payment showing the up to date balance on your account.**

TELEPHONE DEBTS

Payment may be considered where there is a serious social or medical need for the phone to remain connected or to be reconnected. Such a need must be supported by evidence from someone like your GP, health visitor or social worker.

HOUSEHOLD ITEMS

Payments for **WHITE GOODS ONLY** (fridge, freezer, washing machine, dryer, electric cooker, microwave) may be made where a special need for the item can be shown. We will need a letter from someone like a health visitor, social worker or advice worker confirming that you need it. If you need the item because of illness or disability in your family, you will also need to send us proof of that illness or disability. **The Trust should not be seen as an alternative to Social Fund Community Care Grants.**

BANKRUPTCY DEPOSITS / DEBT RELIEF ORDERS (DRO)

Applicants must not have previously been declared bankrupt nor be a home owner. They must provide a full list of debts and have received advice from a professional advice worker or intermediary. **Bankruptcy applications** will not be considered from those with assets above a value of £1,000 and total debts less than £15,000. **DRO** applications MUST include the ID number generated by the Insolvency Service online application process.

FUNERAL EXPENSES

Payment may be considered where outstanding funeral expenses are causing hardship, up to a maximum award of £1,000. Applications should indicate whether a payment has been received from the Social Fund towards those funeral expenses. Please tell us your relationship with the person who has died and why the estate of the deceased was unable to pay the funeral expenses.

RENT DEBTS

Payment will **only** be considered in the most exceptional circumstances. Applications must always explain the history and current stage of proceedings.

MONITORING INFORMATION (THIS PART WILL BE DETACHED BEFORE ASSESSMENT)

You do not have to complete the following section if you do not want to. However your answers would help us in making sure that we are reaching all members of the community.

Are you Female Male Age

What do you consider your ethnic origin to be?

White Indian Irish Pakistani Black – African Bangladeshi Black – Caribbean Chinese

Black – Other Please specify: Other Please specify:

Are you registered disabled? Yes No

If you are not registered disabled, do you consider yourself disabled? Yes No

The British Gas Energy Trust (including the Scottish Gas Energy Trust) is a charitable Trust which operates independently of British Gas and is governed by independent Trustees from across the UK.

The day to day management of the British Gas Energy Trust is undertaken by Charis Grants Ltd, a company with extensive experience in grants management on behalf of Trustees.

British Gas Energy Trust charity number 1106218