

SWINDON HARDSHIP FUND

England & Wales · Charity number 1190979

Details

Status Registered

Legal form CIO

Registered 2020-08-24

Register [View on the Charity Commission register](#)

Contact

Address 22 Savernake Street
Old Town
Swindon
22 Savernake Street
sn1 3lz

Phone 01793536588

Email swindonhardshipfund@gmail.com

Website swindonhardshipfund.org.uk

Activities

Objects: THE OBJECT OF THE CIO IS: THE RELIEF OF POVERTY OF PERSONS LIVING IN THE BOROUGH OF SWINDON BY THE MAKING OF SMALL GRANTS TO INDIVIDUALS.

Activities: We make small cash grants to people living in Swindon, when needed within a few days, through trusted organisations- local partner organisations, that are engaged in supporting people struggling to meet the basic needs of living.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Disability, The Prevention Or Relief Of Poverty

Geography

- Swindon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£14,862	£9,034	-	-
2024-03-31	£8,568	£9,194	-	-
2023-03-31	£10,073	£5,836	-	-
2022-03-31	£1,327	£1,952	-	-
2021-03-31	£3,793	£0	-	-

Trustees

Name	Role	Appointed
Steve Russell	Chair	2021-10-26
Lesley Ann Gow		2022-09-08
Melanie Claire Vickers		2021-10-26
Nirmal Kaur		2024-11-14
Sofia Ben-Ali		2024-11-14

SWINDON HARDSHIP FUND

England & Wales - Charity number 1190979

Accounts



Swindon Hardship Fund

Registered Charity Number 1190979

Annual Report 2024/5 covering the period from 1st April 2024 to 31st March 2025

Our roots

Swindon Hardship Fund trustees came together in 2019 from two awarenesses: that many individuals in Swindon were being left without the basic needs for living being met; that there was scope for a new charitable organisation in Swindon to meet some of these needs. We were aware of existing UK organisations succeeding in making a difference for people in financial hardship, and we used their models to help us create our constitution. Whilst some of our inspiration came from religious organisations, we wanted our charity to be open to all as supporters and beneficiaries, and to be a local charity, building connections and understanding with Swindon people and organisations. We drafted our constitution and were granted UK Charity Registration as a Charitable Incorporated Organisation (CIO) in August 2020.

Current trends

In July this year the UK Children's Commissioner spoke of 'Children in England living in "almost Dickensian levels of poverty" where deprivation has become normalised.' This is consistent with the Joseph Rowntree Foundation (JRF) 2024 annual report on UK poverty; the number of people in poverty being stable, but that the depth of poverty had increased.

Another important study commissioned by the UK government states that "Over 5 million people are under stress from financial problems, housing problems and health problems all at the same time. Three million of them feel constantly under strain; two and a half million are having problems sleeping". Mental health is increasingly being mentioned in SHF grant applications.

We hope that the current government's policy for tackling child poverty, due to be published later this year, will offer a positive and effective way forward. We aim to bear in mind current trends, both in seeking new partner organisations, and in responding to grant applications.

How we see ourselves

We prefer to talk about 'hardship' rather than 'poverty' as we do not want people to be put off applying for grants by the associations of the word 'poverty'. The reality we see is that many people in our society are at risk of falling into hardship, triggered by one or two commonplace life events such as redundancy or relationship breakdown. There is also evidence from several sources that the shortfalls in state support are leaving more people, including some in work, unable to meet the basic cost of living.

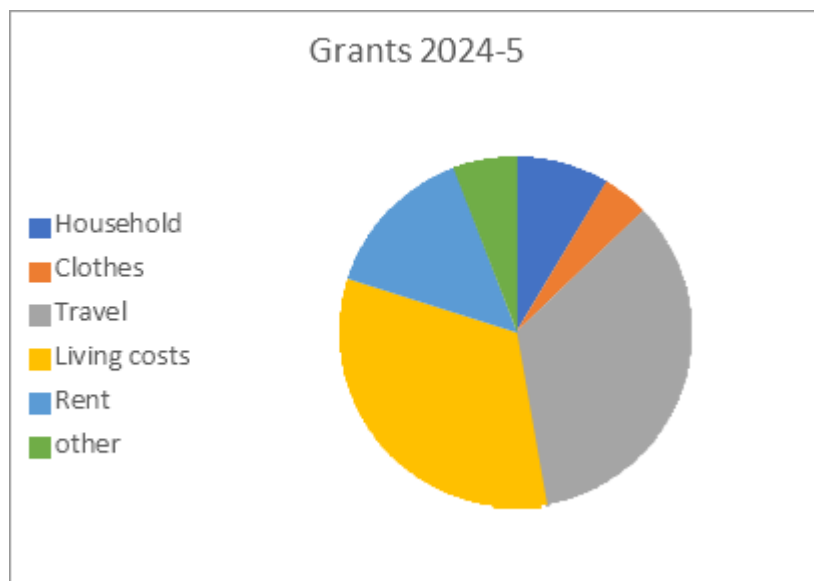
We recognise that people in hardship struggle to find the resources to escape from it, resulting in cycles of debt and insecurity, affecting relationships and mental health. Our grants are given through trusted partner organisations, able to support our beneficiaries through hardship. We believe that this approach makes best use of our funds.

Review of the reporting period

Grants. During 2024/5 we have given 57 grants totalling £9034, marginally down on 2023/4 where we gave 51 grants totalling £9194. We have reviewed and varied the maximum grant level; we began the reporting period with a maximum grant of £125 and raised this to £175 in August 2024 where it remained.

A breakdown of the purposes of the grants given in the reporting period is shown in the chart below. The largest groups are travel and living costs. The situations behind these grants are typically families fleeing domestic violence, overseas carers with insufficient work to support themselves, and loss of income due to disability. School support goes mostly on school uniform costs for the least well-off families and travel.

The grants are modest, and the items usually mundane. However, they make a big difference if you can't afford them.



Looking at our grants by partner organisations, about 2/3 of the grants by value were given through one of our partners. We are always pleased to give grants against applications which meet our criteria, but perhaps need to encourage applications from other partners more actively.

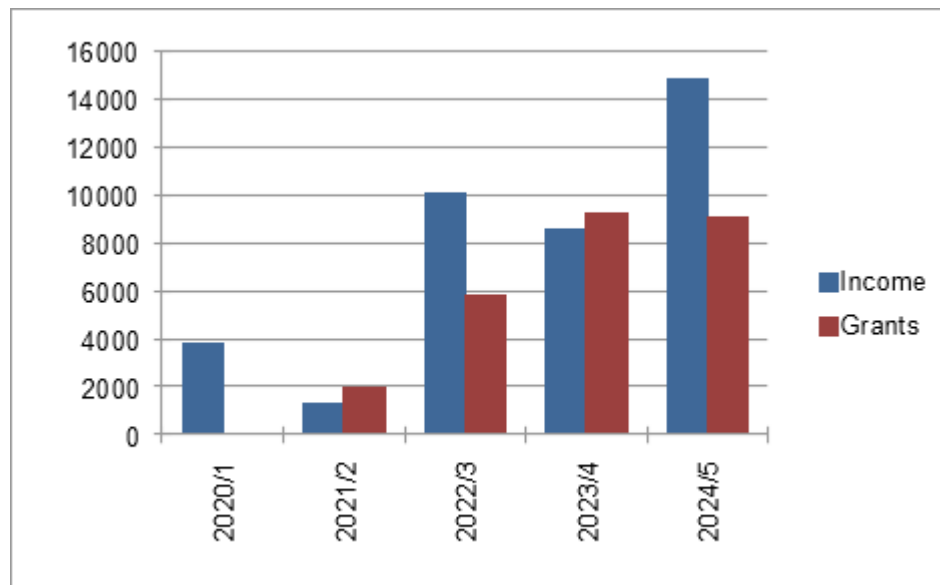
We check that we are not giving grants for things which the state or others such as energy companies may provide. We have also made a general rule that we will not give money for regular rent costs as we are not able to provide continuous rent support. We will and do however give rent support to help with deposits and initial costs of a move. We are mindful that both our donors and the Charity Commission need to be comfortable with where our funds are going. Under our process, two trustees examine every application, and we review the grants we are making at regular Trustee Meetings.

Funding. During 2024-5 we received just over £2214 from regular individual donations. We are hugely grateful for this ongoing support and commitment; it gives us confidence that we will have income each month from which to make grants. We also received a total of £1100 in grants from charitable trusts and organisations and are also hugely grateful for their support. The wonderful Forging Fantastical have continued to support us with donations and publicity at their events.

At the beginning of 2024 we were contacted by Beard Construction, a Swindon Company, expressing interest in making us their charity of the year for 2024. They have indeed done this, and gave us a total of £8377 over the year from their fundraising events. This is made up of donations from Beards' staff and their friends, who have been

very generous. It has been an amazing boost for SHF and has also enabled us for the first time to set up a reserve account to help us through the ups and downs of funding a small charity. Our total income for the period was £14862; this includes over £500 in Giftaid, for which many thanks to our treasurer and the donors who have given it.

Our financial history can be viewed in the chart below.



In the context of our 5 years, in this reporting period, we have maintained our grant-giving at the same level, but have the highest income of any year since our founding. This is in large measure due to the exceptional support from Beard Construction.

Financial summary. During the reporting period, the total income was £14862. We greatly appreciate donations to our charity from all sources. We gave grants totalling £9034, so there was a surplus of £5828 over the year. We ended the financial year with a balance of £12,407 held as £2,244 in the current account and £10,163 in the reserve account.

Partners. Green Square Accord are a large housing association with many properties in Swindon and they joined us as a partner in May 2024. Our full partners list during the reporting period is: Goddard Park School, Booth House, Swindon Sisters Alliance, Swindon Borough Council Health and Wellbeing Team, Voluntary Action Swindon, Swindon Carers Centre, Wiltshire Womens Empowerment, Green Square Accord and Hazlewood Academy in West Swindon. Our partners have put in the time and effort to make applications on behalf of Swindon people in hardship, and we very greatly appreciate what they do.

Public benefit. Our principal objective is to assist people in hardship in Swindon and we have achieved a significant public benefit through the 57 grants given.

Feedback includes:

“Fantastic news for the family.” - help with cost of setting up house after hotel emergency accomodation.

“This is great news we have started getting a few bits” - buying clothes and shoes for a person coming off the streets.

“This is fantastic news, thank you so much. The family are very grateful for the support that you are able to provide them, so thank you.” - transport costs for getting to school.

“Thank you for all your support.” - costs for moving to shared accomodation to save money.

“Thank you again for your support for our families.” (School Partner)

Looking forwards

This is SHF’s fifth year, during which we have maintained our grant-giving to Swindon people and improved our financial stability. It remains our intention to stay small in UK charity terms and 100% volunteer-run, so that all or almost all of donations are given to Swindon people in hardship. Over the next year we will need to decide whether we can expand further, utilising the strong finances we currently have, or whether we have reached capacity, in terms of the trustee effort available to the charity.

Trustees. We hold trustee meetings every 6-8 weeks. At the AGM, we have six trustees:

Chair: Steve Russell

Secretary: Annie Vickers

Treasurer: Trevor Carlton (appointed January 2023)

Trustees: Lesley Gow (appointed September 2022), Sofi Ben, Nirmal Kaur (Both appointed in November 2024)

Charity registered address: 22 Savernake Street, SN1 3LZ



Receipts and payments accounts

For the period from	1st April 2024	To	31st March 2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations from individuals	12,860	-	-	12,860	2,928
Donations from Companies	205	-	-	205	
Grants from Charitable Trusts	100	-	-	100	5,300
Grants from Government	1,000	-	-	1,000	
Interest from Savings Account	113	-	-	113	-
Income from Swindon community lottery	25	-	-	25	15
Gift Aid	559	-	-	559	325
	-	-	-	-	-
Sub total (Gross income for AR)	14,862	-	-	14,862	8,568
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	14,862	-	-	14,862	8,568
A3 Payments					
Grants to individuals through Swindon Salvation Army	-	-	-	-	250
Grants to individuals through Goddard Park School	-	-	-	-	1,000
Grants to individuals through Swindon Sister's Alliance	1,400	-	-	1,400	3,690
Grants to individuals through Wiltshire Women Empowerment Program	6,020	-	-	6,020	2,160
Grants to individuals through SBC Wellness + VAS	299	-	-	299	250
Grants to individuals through Hazelwood Academy School	1,215	-	-	1,215	1,164
Grants to individuals through Swindon Carers Centre6578	100	-	-	100	680
	-	-	-	-	-
	-	-	-	-	-
Sub total	9,034	-	-	9,034	9,194
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	9,034	-	-	9,034	9,194

<i>Net of receipts/(payments)</i>	5,828	-	-	5,828	- 626
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end		-	-	-	6,578
<i>Cash funds this year end</i>	5,828	-	-	5,828	5,952

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	2,244	-	-
	Savings Account	10,163	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	12,407	-	-
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Details		-	-
			-	-
			-	-
			-	-
			-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Details		-	
			-	
			-	
			-	
			-	

Signed by one or two trustees
on behalf of all the trustees

Signature	Print Name	Date of approval
S. L. Russell	S. L. RUSSELL	22.9.25

SWINDON HARDSHIP FUND

England & Wales - Charity number 1190979

Accounts



Swindon Hardship Fund

Registered Charity Number 1190979

Annual Report 2023/24 covering the period from 1st April 2023 to 31st March 2024

Background

Swindon Hardship Fund trustees came together in 2019 from two awarenesses: that many individuals in Swindon were being left without the basic needs for living being met; that there was scope for a new charitable organisation in Swindon to meet some of these needs. We were aware of existing UK organisations succeeding in making a difference for people in financial hardship, and we used their models to help us create our constitution. Whilst some of our inspiration came from religious organisations, we wanted our charity to be open to all as supporters and beneficiaries, and to be a local charity, building connections and understanding with Swindon people and organisations. We drafted our constitution and were granted UK Charity Registration as a Charitable Incorporated Organisation (CIO) in August 2020.

How we see ourselves

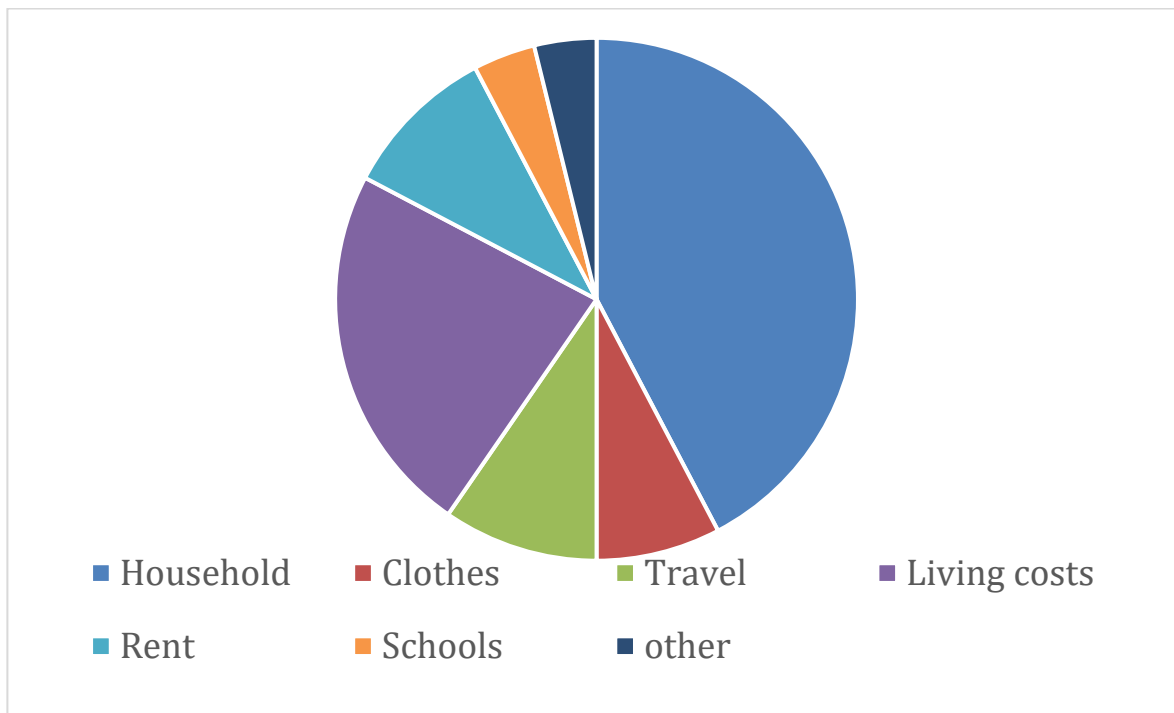
We prefer to talk about 'hardship' rather than 'poverty' as we do not want people to be put off applying for grants by the associations of the word 'poverty'. The reality is that many people in our society are at risk of falling into hardship, triggered by one or two commonplace life events such as redundancy or relationship breakdown. There is also evidence from several sources that the shortfalls in state support are leaving more people unable to meet the basic cost of living. The latest of these, from the Trussel Trust, highlighted how foodbanks are literally lifelines to many disabled people, and other groups on benefits whose income fell well short of providing for their basic needs. Recent work from the Joseph Rowntree Foundation found that across the UK the number of people in poverty was fairly stable, but that the depth of poverty had grown. We recognise that people in hardship struggle to find the resources to escape from it, resulting in cycles of debt and insecurity, affecting relationships and mental health. Our grants are given through partner organisations, able to support our beneficiaries through hardship. In this way the cycles of debt and insecurity can be addressed.

Review of the reporting period

Overall. It has been a year of two halves; in the first six months we benefited from a £6000 grant received in late March, and were pleased to be able to support 30 families/individuals. The grant-awarding body was also expecting us to disburse the grant promptly as a response to the cost-of-living crisis. In the second half of the financial year we reduced our maximum grant size from £250 to £100 as we were at risk of running out of money. We have since taken steps towards stabilising our finances for the future and offering larger grants again. Whilst this was difficult, we have increased our grant-giving substantially and feel that it has been a good year for those we support.

Grants. During 2023/4 we have given 51 grants totalling £9194, a good increase on 2022/3 where we gave 26 grants totalling £5836. Two of the 2023/4 grants were each of £1000 given to schools to distribute to families which they identified as in hardship. In the earlier part of the year we were able to meet grant requests in full; later, we gave grants up to £100 and this was a contribution only to the need in some cases.

A breakdown of the purposes of the grants given in the reporting period is shown in the chart below. The largest group continues to be 'Household' which includes floor coverings, furniture, bedding and white goods. Next largest is 'Living Costs' which includes energy and food. Travel, clothes and rent/deposit come next. Within 'Other' we provided a grant for mental health support and for a mature student's study materials.



We continue to find that Swindon Hardship Fund has plugged gaps in provision for the least well off. We cannot do the heavy lifting of mainstream benefits, but we can and do make a big difference to individuals and families where these gaps are crucial. We were very conscious at the beginning of 2023 of the cost-of-living crisis and our grants, we believe, have helped some people get through this. We check that we are not giving grants for things which the state or others such as energy companies may provide. We are mindful that both our donors and the Charity Commission need to be comfortable with where our funds are going. Under our process, two trustees examine every application, and we review the grants we are making at regular Trustee Meetings.

Reading through the year's applications for this report gives an overwhelming sense of sadness and sometimes shock at what some people are going through, but also admiration both for their endurance and for our partners in helping them in their situation. There is a real sense in which SHF support is both material and emotional – somebody cares enough to help.

To give a sense of our beneficiaries for 2023-2024:

69% were single parent families

44% were survivors of domestic violence

15% mentioned adverse mental health specifically

13% had no recourse to public funds

10% were seeking help due to housing instability

8% were homeless

6% were carers

92% of grants were considered urgent or very urgent

There was 1 victim of a racially motivated attack

There was one repeat application - the same person but for different support. We can give up to £350 in any rolling 12-month period and this application was within our 12 month limit.

Partners. We have continued working with our partners from last year: Goddard Park School, Booth House, Swindon Sisters Alliance, Swindon Borough Council Health and Wellbeing Team, Voluntary Action Swindon, Swindon Carers Centre, Wiltshire Womens Empowerment and Hazlewood Academy in West Swindon. Our partners have put in the time and effort to make applications on behalf of Swindon people in hardship, and we very greatly appreciate what they do. We have not expanded our partnerships this year. We keep this under review and hope that in future years we will be able to expand further, as funds allow.

Funding. During 2023-4 we received a total of almost £3000 from individual donations. We are hugely grateful for this ongoing support and commitment and the help it enables us to give to Swindon people in hardship. We have also received a total of £5300 in grants from charitable trusts and organisations and are also hugely grateful for their support. In this reporting period a big difference was made by the NPC grant of £6000 which was received at the end of March 2023 so is technically not in this reporting year. This money enabled us to make the cost-of-living support grants in the first half of our financial year. We are gradually feeling more confident that there will be some major grant support available to the charity each year, though the amount and timing is always uncertain.

At the beginning of 2024 we were contacted by Beard Construction, a Swindon Company, expressing interest in making us their charity of the year for 2024. They have indeed done this, and their support through 2024 has enabled us both to meet our grant applications and to set aside some money as a 'stability fund' to tide us over the lean periods. We are very grateful indeed for all the fund-raising they have done for us, it has made a big difference. We do also appreciate the regular donors to SHF who give us a solid base of support. We are now obtaining the gift aid from HMRC where this has been included, enhancing this support.

Public benefit. Our principal objective is to assist people in hardship in Swindon and we have achieved a significant public benefit through the grants given. The 51 grants given actually helped 65 Swindon people if we count the separate grants given through the two block grants for our schools.

Feedback includes:

"I truly can't express how much this has helped. The new mattresses have improved the children's quality of sleep (and mine as was having to put 2 in with me). Such an amazing help would like to thank the Swindon hardship fund who funded this can't thank you enough."

"Please may God richly bless you. Thank you for the money received I have

managed to get my glasses and medicine. I am going to start sewing again in Jesus name”.

“Thank you so very much I know this will make a massive improvement to the family.”
(Partner)

“Thank you again for your support for our families.” (School Partner)

Financial review. During the reporting period, the total income was £8568. Of this £2928 was in individual donations, £5300 from charitable trusts, £325 in Gift Aid and £15 from the Swindon Community Lottery. We greatly appreciate donations to our charity from all sources. We gave grants totalling £9194, so there was a deficit of £626 over the year. We ended the financial year with a balance of £6578.

Looking forwards

This is SHF’s fourth year, during which we have continued to grow; in financial terms our grant-giving has increased by 57% over the previous year, and we hope that we can continue this trend, raising our value to the people of Swindon. We hope to follow through on our founding intention to give trustees a break of at least a year in every four or so as we believe this is in the long-term interests of both the charity and our trustees. We hope that we can continue to attract new trustees to help us. It remains our intention to stay small in UK charity terms and 100% volunteer-run, so that all or almost all of donations are given to Swindon people in hardship.

Trustees. We hold trustee meetings about every six weeks. These have returned to being in person during the reporting period. At the AGM, we have five trustees:

Chair: Steve Russell

Secretary: Annie Vickers

Treasurer: Trevor Carlton (appointed January 2023)

Trustees: Pradeep Bhardwaj, Lesley Gow (appointed September 2022).

Charity registered address: 22 Savernake Street, SN1 3LZ

Members. We have offered membership to Swindon Hardship Fund donors who allowed us to contact them and to others who have expressed interest in our work. We currently have 8 voting members.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Swindon Hardship Fund

No (if any)
1190979

CC16a

Receipts and payments accounts

For the period from	1st April 2023	To	31st March 2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations from individuals	2,928	-	-	2,928	1,998
Income from Swindon community lottery	15	-	-	15	75
Grants from Charitable Trusts	5,300	-	-	5,300	8,000
Gift Aid	325	-	-	325	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	8,568	-	-	8,568	10,073
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	8,568	-	-	8,568	10,073

A3 Payments

Grants to individuals through Swindon Salvation Army	250	-	-	250	629
Grants to individuals through Goddard Park School	1,000	-	-	1,000	622
Grants to individuals through Swindon Sister's Alliance	3,690	-	-	3,690	2,505
Grants to individuals through Wiltshire Women Empowerment Program	2,160	-	-	2,160	1,650
Grants to individuals through SBC Wellness + VAS	250	-	-	250	394
Grants to individuals through Hazelwood Academy School	1,164	-	-	1,164	-
Grants to individuals through Swindon Carers Centre 6578	680	-	-	680	-
Just Giving Subs	-	-	-	-	36
	-	-	-	-	-
Sub total	9,194	-	-	9,194	5,836

A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total					

Total payments	9,194	-	-	9,194	5,836
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Net of receipts/(payments)	626	-	-	626	4,237
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end					2,968
Cash funds this year end	626	-	-	626	7,205

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	6,578	-	-
		-	-	-
		-	-	-
	Total cash funds	6,578	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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B4 Assets retained for the charity's own use

		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
S. J. - Russell	STEVE RUSSELL	14/11/24

SWINDON HARDSHIP FUND

England & Wales - Charity number 1190979

Accounts



Swindon Hardship Fund

Registered Charity Number 1190979

Annual Report 2022/23 covering the period from 1st April 2022 to 31st March 2023

Who we are

Swindon Hardship Fund trustees came together in 2019 from two awarenesses: that many individuals in Swindon were being left without the basic needs for living being met; that there was scope for a new charitable organisation in Swindon to meet some of these needs. We were aware of existing UK organisations succeeding in making a difference for people in financial hardship, and we used their models to help us create our constitution. Whilst some of our inspiration came from religious organisations, we wanted our charity to be open to all as supporters and beneficiaries, and to be a local charity, building connections and understanding with Swindon people and organisations. We drafted our constitution and were granted UK Charity Registration as a Charitable Incorporated Organisation (CIO) in August 2020.

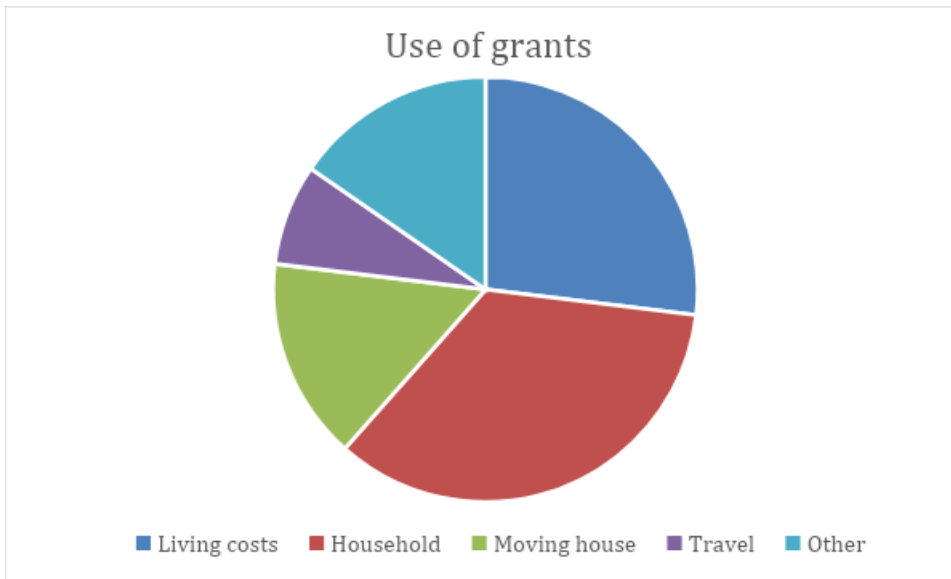
We make a particular effort to talk about 'hardship' rather than 'poverty' as we do not want people to be put off applying for grants by the associations of the word 'poverty'. The reality is that many people in our society are at risk of falling into hardship, triggered by one or two commonplace life events such as redundancy or relationship breakdown. There are shortfalls in state support, now exacerbated by a large rise in the cost of living, and even for many people in work, wages may not be enough to meet the basic needs of living, resulting in cycles of debt and insecurity, affecting relationships and mental health. Our grants are given through partner organisations, able to support our beneficiaries through hardship. In this way the cycles of debt and insecurity can be addressed.

Review of the reporting period

Overall. It has been a year of growth for the charity. We increased our grant-giving, were ourselves awarded 2 grants totalling £8000, welcomed two new trustees, and doubled the number of partnerships with Swindon organisations. The increased demand for our service reflects the worsening situation for people in financial hardship in Swindon.

Grants. We have given 26 grants totalling £5836, making a valuable difference to individuals and families. This compares with 9 grants totalling £1673 in the previous financial year. During the reporting period, all grant requests meeting our criteria have been met in full, thanks to the generosity of our donors. A breakdown of the purposes of the grants is shown in the chart below. The largest group is 'Household' which includes floor coverings, furniture, bedding and white goods. Next largest is 'Living Costs' which includes energy, rent and food. The category 'Moving' includes actual removing costs but also contributions to deposits to enable people to get started in new accommodation. Travel - we have given a grant to enable travel to a close family member's funeral – a cost which is not generally covered by other bodies, but which we are happy to help with.

Within 'Other' we have two special pushchairs for children with particular needs, and a 'Ring' doorbell to improve safety for victims of domestic violence and School uniform.



As in previous years, Swindon Hardship Fund has plugged gaps in provision for the least well off. However we are finding that our money is being drawn into meeting the rising cost of living for many Swindon families; this is a change since 2021-2. We will always check that we are not giving grants for things which the state will provide. We are mindful that both our donors and the Charity Commission need to be comfortable with where our funds are going. Under our process, two trustees examine every application, and we review the grants we are making at regular Trustee Meetings.

2022-2023 people who received our grants:

65% Struggle with long-term physical or mental health issues.

68% Were single parents living with their children.

25% Had no fixed address / were homeless

90% Of grants were considered urgent or very urgent

Partners. Our partners provide us with referrals and all our grant applications come through them. Over the year we have agreed four new partnerships. The first was with Voluntary Action Swindon in support of their work with a Veterans group. We then approached Swindon Carers Centre and agreed a partnership, as we had realised that Swindon has an above average number of carers, and we wanted to help carers in financial hardship. Wiltshire Womens Empowerment Programme (WWEP) came to us seeking support for their members; WWEP offer training programmes for women mostly from BAME backgrounds. Finally, we agreed a partnership with Hazlewood Academy, as a second school partner having a good many families in financial hardship.

Funding. We have been supported by donations from generous individuals and their giving has increased by about 60% compared with the previous year. We received grants totalling £8000 from charitable trusts, much more than we had anticipated. This has been a great help in enabling us to support many more Swindon people in financial hardship at a time of increased need. It has also created an expectation that we will be able to continue support at this level.

Public benefit. Our principal objective is to assist people in hardship in Swindon and we have achieved a significant public benefit through the grants given.

Feedback includes:

“Thank you for helping my family to settle. We had just moved into a flat and didn’t have a lot of basic needs. Now my child can sleep on a bed.”

“Thank you, what you have done for me and my children may God reward you. I cannot believe there is people whom still care and worry about others. I am in tears, thank you”

“My heart is so warm with the generosity you guys have shown me. When my support worker told me that you were sending this money to me, I was absolutely speechless, because often I’ve been made to feel like I’m not worth anything. You made me feel worth it and more. My house is more than this now, it’s a home.”

Financial review. During the reporting period, the total income was £10,073. Of this £1998. was in individual donations, £8000 from charitable trusts and £75 from the Swindon Community Lottery. We ended the reporting period in a good financial position. We greatly appreciate donations to our charity from all sources. We plan to remain a small charity and to keep administration costs to a minimum, so that all or almost all of donated funds go to individuals in hardship.

Looking forwards

The past year has seen a real expansion for us in all respects. The year to come will be a year where we will aim to consolidate our growth against a background of rising need from Swindon people in financial hardship. It also marks three years since Charity Registration and four years since SHF was conceived. We plan to follow through on our founding intention to give trustees a break of at least a year in every four or so; we are sure that this is in the long-term interests of both the charity and our trustees.

Trustees. We hold trustee meetings about every six weeks. These have returned to being in person during the reporting period. At the AGM, we have six trustees:

Chair: Steve Russell

Secretary: Annie Vickers

Treasurer: Trevor Carlton (appointed January 2023)

Trustees: Pradeep Bhardwaj, Rebecca Bellamy (acting treasurer until January 2023), Lesley Gow (appointed September 2022).

Charity registered address: 22 Savernake Street, SN1 3LZ

Lesley Gow and Trevor Carlton joined us during the reporting period, appointed by the trustee board in accordance with our constitution.

Rebecca Bellamy is retiring as a trustee at this AGM.

Members. We have offered membership to Swindon Hardship Fund donors who allowed us to contact them and to others who have expressed interest in our work. We currently have 8 voting members.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Swindon Hardship Fund

No (if any)
1190979

Receipts and payments accounts

For the period from	1st April 2022	To	31st March 2023
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts				
Donations from individuals	1,998	-	-	1,998
Income from Swindon community lottery	75	-	-	75
Grants from Charitable Trusts	8,000	-	-	8,000
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total(Gross income for AR)	10,073	-	-	10,073
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	10,073	-	-	10,073
A3 Payments				

Grants to individuals through Swindon Salvation Army	629	-	-	629
Grants to individuals through Goddard Park School	622	-	-	622
Grants to individuals through Swindon Sister's Alliance	2,505	-	-	2,505
Grants to individuals through Wiltshire Women Empowerment Program	1,650	-	-	1,650
Grants to individuals through SBC Wellness + VAS	394	-	-	394
Just Giving Subs	36	-	-	36
	-	-	-	-
	-	-	-	-
Sub total	5,836	-	-	5,836

A4 Asset and investment purchases, (see table)	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-

Total payments	5,836	-	-	5,836
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Net of receipts/(payments)	4,236	-	-	4,236
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	2,968	-	-	2,968
Cash funds this year end	7,204	-	-	7,204

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
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B1 Cash funds

Cash at Bank		
Total cash funds	7,204	-

(agree balances with receipts and payments account(s))

OK

Unrestricted funds

to nearest £

to nearest £

to nearest £

Details			

B2 Other monetary assets

B3 Investment assets

Details			

B4 Assets retained for the charity's own use

Details			

Details	Fund to which liability relates	Amount due (optional)

B5 Liabilities

Signed by one or two trustees on behalf of all the trustees

Signature

S. L. Russell
T. K. Carlton

Print Name

STEPHEN RUSSELL
TREVOR KEITH CARLTON

SWINDON HARDSHIP FUND

England & Wales - Charity number 1190979

Accounts



Swindon Hardship Fund Annual Report 2021/22

Registered Charity Number 1190979

Covering the period from 1st April 2021 to 31st March 2022

Who we are

Swindon Hardship Fund trustees came together in 2019 from two awarenesses: that many individuals in Swindon were being left without the basic needs for living being met; that there was scope for a new charitable organisation in Swindon to meet some of these needs. We were aware of existing UK organisations succeeding in making a difference for people in financial hardship, and we used their models to help us create our constitution. Whilst some of our inspiration came from religious organisations, we wanted our charity to be open to all as supporters and beneficiaries, and to be a local charity, building connections and understanding with Swindon people and organisations. We drafted our constitution and were granted UK Charity Registration as a Charitable Incorporated Organisation (CIO) in August 2020.

We make a particular effort to talk about 'hardship' rather than 'poverty' as we do not want people to be put off applying for grants by the associations of the word 'poverty'. The reality is that many people in our society are at risk of falling into hardship, triggered by one or two commonplace life events such as redundancy or relationship breakdown. There are shortfalls in state support and even for many people in work, wages may not be enough to meet the basic needs of living, resulting in cycles of debt and insecurity, affecting relationships and mental health. Our grants are given through partner organisations, able to support our beneficiaries through hardship. In this way the cycles of debt and insecurity can be addressed.

Review of the reporting period

Overall, we finish the year 2021/2 feeling confident that our charity is truly providing for some specific unmet needs for people in hardship in Swindon. Whilst we are open to improvements in the way we work, the process we have developed has worked well this year.

Grants. We have given 9 grants totalling £1673, making a valuable difference to individuals and families. All grant requests meeting our criteria have been met in full, thanks to the generosity of our donors. Grants have been given for help towards clearing a debt as a step to obtain housing; a debt relief order; carpets; furniture; travel cost to a mother's funeral; uniform and fees for Cubs for a child with social development needs; replacement mattresses and mattress covers and a digital doorbell, following a recommendation from the police, to enable a family surviving domestic abuse to check who is at their door.

A valuable aspect of Swindon Hardship Fund is that we do not have any constraints on what we can give grants for, whereas many charities focus on specific needs such as food or debt. In this past year, Swindon Hardship Fund has plugged gaps in provision for the least well off; there is no typical grant. We will always check that we are not giving grants for things which the state will provide, and are mindful that both our donors and the Charity Commission need to be comfortable with where our funds are going. Under

our process, two trustees examine every application, and we review the grants we are making at regular Trustee Meetings.

Partners and people. Over the year we have added new partnerships; we began the financial year with one signed-up partner and one pending, and ended the year with three partners and a fourth pending. We will continue adding new partners as funds allow. We are very appreciative of the work our partners do in identifying people in hardship known to them, in making applications to us, and in providing ongoing support. They are essential to us.

Swindon Hardship Fund is only one of a good many organisations seeking to support people in hardship in Swindon in a variety of ways. We have linked with Voluntary Action Swindon (VAS) who have facilitated one of our partnerships, and with Swindon Food Partnership to meet with other like-minded groups.

Funding. Our website now has a donate button making donation and Gift Aid easier, but we have not done any specific fundraising activities. Our financial support this year has come from two regular donors, a number of one-off donations and a small regular income from the Swindon Lottery. We are very grateful to our donors. Overall, in the 12 months reported here, we gave out more money than we received. Trustees review the financial position regularly and were agreed that the grants requested should be given. We are mindful that in the longer term we will need to build a reserve as a contingency against the inevitable fluctuations in applications.

Public benefit. Our principal objective is to assist people in hardship in Swindon and we have achieved a significant public benefit through the grants given.

Financial review. During the reporting period, the total income was £1327.10. Of this £1177.60 was in individual donations, and £149.50 from the Swindon Community Lottery. We plan to remain a small charity and to keep administration costs to a minimum, so that all or almost all of donated funds go to individuals in hardship.

Looking forwards

Swindon, like the whole of the UK, will be living through a severe cost-of-living crisis during our 2022/3 period, and we will raise as much money as we can to help meet the needs of the least well off. As well as financial growth, we plan to grow our organisation by expanding the numbers of people involved with us as partners, trustees, volunteers and members.

Trustees. We hold trustee meetings about every six weeks. These have been on Zoom during the reporting period. We have four trustees:

Chair: Steve Russell

Secretary: Annie Vickers

Trustees: Pradeep Bhardwaj, Rebecca Bellamy (also acting Treasurer)

Charity registered address: 22 Savernake Street, SN1 3LZ

Appointment of trustees is in accordance with our constitution. There have been no changes to the trustees during the reporting period.

Members. We have offered membership to Swindon Hardship Fund donors who allowed us to contact them and others who have expressed interest in our work.



Receipts and payments accounts

For the period from	1st April 2021	To	31st March 2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations from individuals	1,178	-	-	1,178	1,988
Income from Swindon community lottery	150	-	-	150	55
Grants from Charitable Trusts	-	-	-	-	1,750
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	1,327	-	-	1,327	3,793
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	1,327	-	-	1,327	3,793
A3 Payments					
Grants to individuals through Swindon Salvation Army	368	-	-	368	-
Grants to individuals through Goddard Park School	1,100	-	-	1,100	-
Grants to individuals through Swindon Sister's Alliance	484	-	-	484	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	1,952	-	-	1,952	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	1,952	-	-	1,952	-
Net of receipts/(payments)	625	-	-	625	3,793
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	3,793	-	-	3,793	-
Cash funds this year end	3,168	-	-	3,168	3,793

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	3,168	-	-
		-	-	-

	-	-	-
Total cash funds	3,168	-	-
(agree balances with receipts and payments account(s))			

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>S.L. Russell</i>	STEVE RUSSELL	3/10/2022
	REBECCA BELLAMY	3/10/2022

SWINDON HARDSHIP FUND

England & Wales - Charity number 1190979

Accounts



Swindon Hardship Fund Annual Report 2020/21

Registered Charity Number 1190979

**Covering the period from the first trustee meeting on 26th
September 2019 to 31st March 2021**

Inspiration. Swindon Hardship Fund (SHF) trustees came together from two awarenesses: that many individuals in Swindon were being left without the basic needs for living being met; that there was scope for a new charitable organisation in Swindon to meet some of these needs. We were aware of existing UK organisations succeeding in making a difference for people in financial hardship, and we used their models to help us create our constitution. Whilst some of our inspiration came from religious organisations, we wanted our charity to be open to all as supporters and beneficiaries, and to be a local charity, building connections and understanding with Swindon people and organisations.

Many people in our society are at risk of falling into financial hardship, triggered by one or two commonplace life events such as redundancy or relationship breakdown. There are shortfalls in state support and even for many people in-work, wages may not be enough to meet the basic needs of living, resulting in cycles of debt and insecurity, affecting relationships and mental health. Our grants are given through partner organisations, able to support our beneficiaries through hardship. In this way the cycles of debt and insecurity can be addressed.

Timeline. The founding group of four trustees were known to one another, and first met on 26th September 2019 to begin making plans for our new charity. We drafted the constitution and were granted UK Charity Registration as a Charitable Incorporated Organisation (CIO) in August 2020. With this status we worked to reach possible donors and partners, also registering with HMRC. Alongside this we set up a website <https://swindonhardshipfund.org.uk/> and the necessary interface for receiving applications online. We agreed our first partnership with Booth House Swindon in March 2021.

Review of the reporting period. Our first achievement was to put in place the elements of governance needed to give confidence to donors and partners. We then worked on the detailed process of grant application and payment, to make it both secure and as easy as possible. We have developed a Memorandum of Understanding for our partners which spells out the process, for clarity on both sides. The pandemic hit the UK 6 months after our beginning, and this has made many of the tasks of running and developing the charity more difficult. Online meetings have been invaluable in enabling us to continue with trustee meetings, but they are a poor second best for establishing and maintaining relationships. All our trustees have been impacted by the pandemic and this has reduced our capacity to develop the

charity at the speed we had envisaged at the outset. Nevertheless, we feel that we have moved forward steadily and are in a very good position to grow during 2021/22.

We are very grateful to the Old Town Churches Partnership whose individual members have been an important source of funds for us, and we hope to continue this good relationship. We are also grateful to the grant-making trusts that have supported us, and together these enabled us to open for grant applications in March 2021. We joined Swindon Community Lottery in November 2020; this has been another way in which local people can make donations

Public benefit. Our principle objective is to assist people in poverty in Swindon. Our achievement for the reporting period has been to lay the foundations for this, both in terms of governance, and starting to build a base of support. Very shortly after 31.3.21 we made our first grant.

Looking forwards. Although it did not occur within the 2020-21 financial reporting year, we can report that we have been able to help a number of people by giving grants in the last five months. The needs varied from supporting an individual in moving to more secure housing, a specialist glasses prescription for a child struggling in lessons, to chairs and table for a rehoused family. In the coming year we plan to add new partners so that we can help more people, and in tandem to grow our support base. Our task as trustees is to keep them in step, so that we have funds available to meet grant requests.

The past year has seen many people pushed into hardship by the pandemic, whilst others have been relatively unaffected financially. As the government seeks to reduce pandemic support, we believe the demand for our grants will only increase, and we will work to increase the contribution we make to support those in hardship.

We have offered membership to SHF donors who allowed us to contact them, but we need to finalise what membership means and whether we will have different tiers of membership.

Financial review. We opened a charity 'Treasurers' bank account with Lloyds on 1st June 2020. During the reporting period, there were no outgoings, and the total income was £3793.01. Of this £1987.50 was in individual donations, £1750 from grant-making trusts, and £55.50 through the Swindon Community Lottery.

We are grateful to Elaine Baxter, who is Director of Finance for Prospect hospice, who has very kindly reviewed and verified our financial reports for 2020-2021 providing an independent examiner report. We very much appreciate her in-kind support.

Our intention is to remain a small charity and to keep administration costs to a minimum, so that all or almost all of donated funds go to individuals in hardship.

Trustees. We hold trustee meetings about every six weeks. These have been on zoom since March 2020. We have four trustees:

Chair: Steve Russell

Secretary: Annie Vickers

Trustees: Pradeep Bhardwaj, Rebecca Bellamy (also acting Treasurer)

Charity registered address: 22 Savernake Street, SN1 3LZ

Appointment of trustees is in accordance with our constitution. There have been no changes to the trustees during the reporting period.