



## **Swindon Hardship Fund Annual Report 2020/21**

**Registered Charity Number 1190979**

**Covering the period from the first trustee meeting on 26<sup>th</sup>  
September 2019 to 31<sup>st</sup> 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 26<sup>th</sup> 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.