



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.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Swindon Hardship Fund

No (if any)
1190979

Receipts and payments accounts

CC16a

For the period
from

1st April 2021

To

31st March 2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	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	Restricted funds	Endowment funds
		to nearest £	to nearest £	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

Details

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

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 asset belongs

Cost (optional)

Current value (optional)

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

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. L. Russell	STEVE RUSSELL	3/10/2022
	REBECCA BELLAMY	3/10/2022