



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.

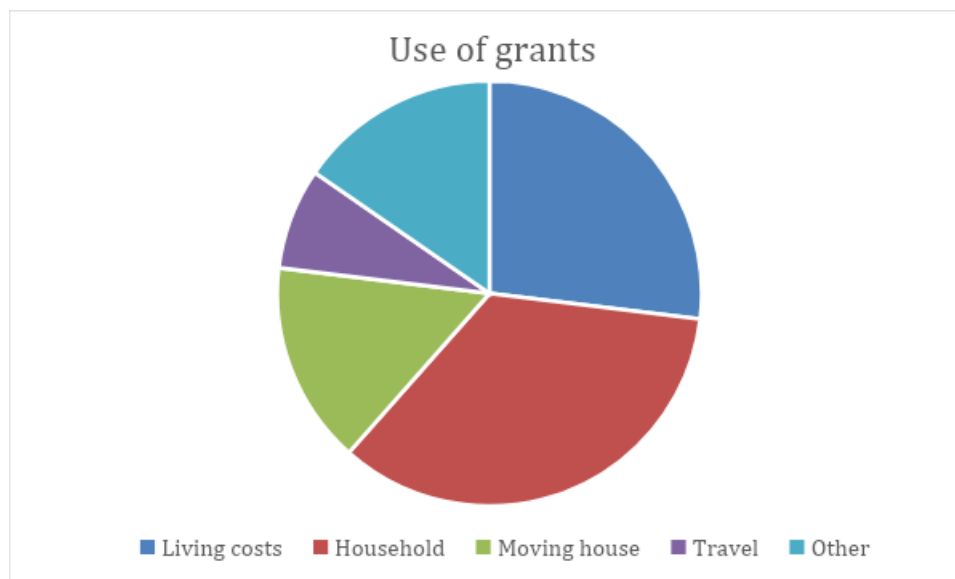
We make a particular effort to talk about 'hardship' rather than 'poverty' as we do not want people to be put off applying for grants by the associations of the word 'poverty'. The reality is that many people in our society are at risk of falling into hardship, triggered by one or two commonplace life 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		Restricted funds	
		to nearest £		to nearest £	

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 £

Details

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

B2 Other monetary assets

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)
		-
		-
		-
		-
		-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)
		-
		-

Details

Fund to which liability relates

Amount due (optional)

-
-
-
-
-

B5 Liabilities

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

Signature

Print Name

S. L. Russell
T K Carlton

STEPHEN RUSSELL
TREVOR KEITH CARLTON