



## **Swindon Hardship Fund**

**Registered Charity Number 1190979**

### **Annual Report 2023/24 covering the period from 1<sup>st</sup> April 2023 to 31<sup>st</sup> 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**

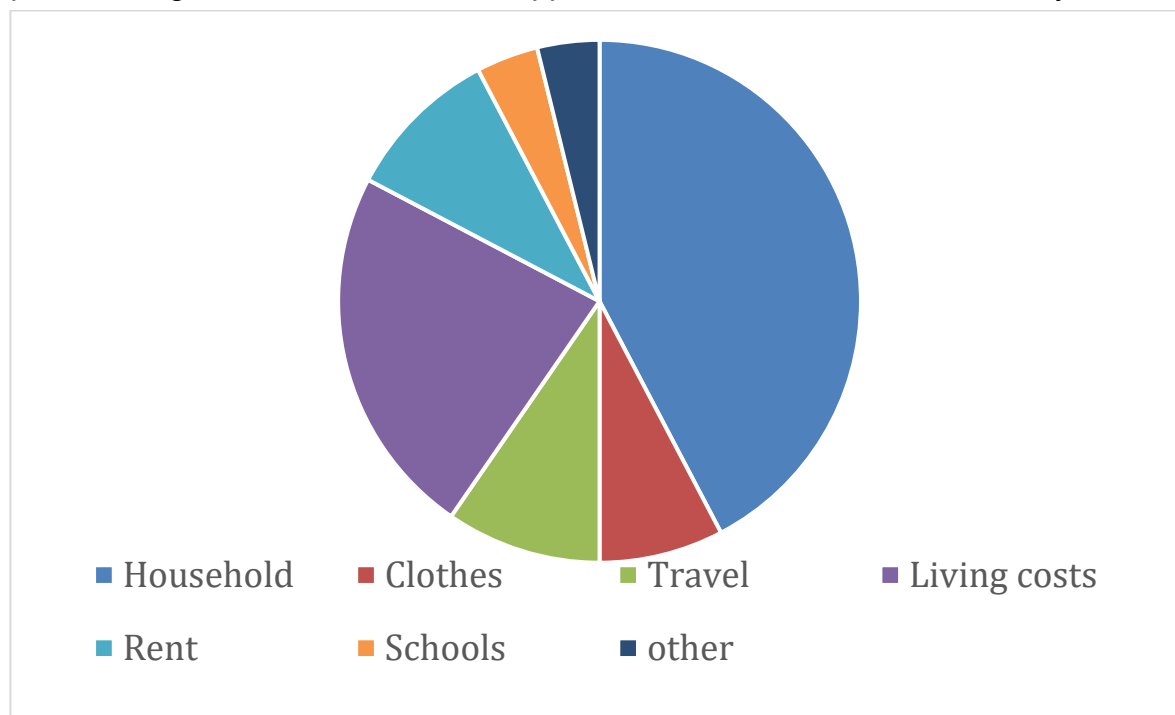
We prefer to talk about 'hardship' rather than 'poverty' as we do not want people to be put off applying for grants by the associations of the word 'poverty'. The reality is that many people in our society are at risk of falling into hardship, triggered by one or two commonplace life events such as redundancy 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.

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**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 £
<b>A1 Receipts</b>					
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	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>8,568</b>	<b>-</b>	<b>-</b>	<b>8,568</b>	<b>10,073</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>8,568</b>	<b>-</b>	<b>-</b>	<b>8,568</b>	<b>10,073</b>

### 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 Centre6578	680	-	-	680	-
Just Giving Subs	-	-	-	-	36
	-	-	-	-	-
<b>Sub total</b>	<b>9,194</b>	<b>-</b>	<b>-</b>	<b>9,194</b>	<b>5,836</b>

<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	
	-	-	-	-	
<b>Sub total</b>					

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

**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 £
<b>B1 Cash funds</b>	Cash at Bank	6,578	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	6,578	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-
<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>	
<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>	



**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