



## **Swindon Hardship Fund**

**Registered Charity Number 1190979**

### **Annual Report 2024/5 covering the period from 1<sup>st</sup> April 2024 to 31<sup>st</sup> 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.

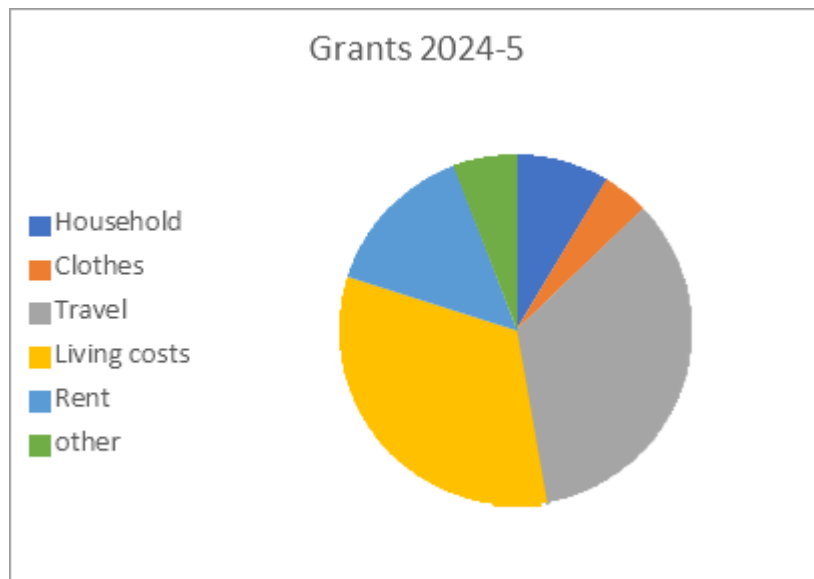
We recognise that people in hardship struggle to find the resources to escape from it, resulting in cycles of debt and insecurity, affecting relationships and mental health. Our grants are given through trusted partner organisations, able to support our beneficiaries through hardship. We believe that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

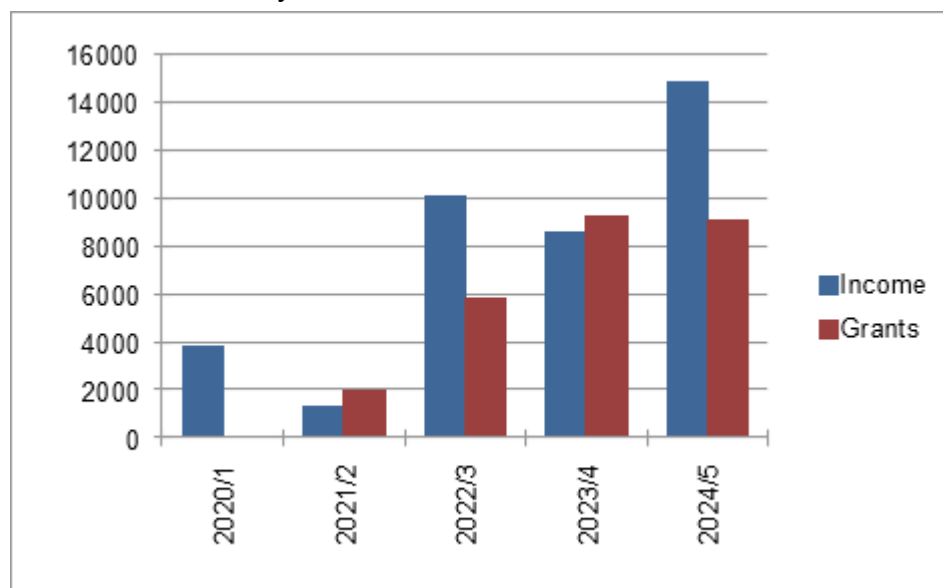
We check that we are not giving grants for things which the state or others such as energy companies may provide. We have also made a general rule that we will not give money for regular rent costs as we are not able to provide continuous rent support. We will and do however give rent support to help 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.

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**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





CHARITY COMMISSION  
FOR ENGLAND AND WALES

Swindon Hardship Fund

No (if any)  
1190979

Receipts and payments accounts

CC16a

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 £
<b>A1 Receipts</b>					
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
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR)	<b>14,862</b>	<b>-</b>	<b>-</b>	<b>14,862</b>	<b>8,568</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>14,862</b>	<b>-</b>	<b>-</b>	<b>14,862</b>	<b>8,568</b>
<b>A3 Payments</b>					
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
	-	-	-	-	
	-	-	-	-	-
<b>Sub total</b>	<b>9,034</b>	<b>-</b>	<b>-</b>	<b>9,034</b>	<b>9,194</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>9,034</b>	<b>-</b>	<b>-</b>	<b>9,034</b>	<b>9,194</b>

<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	-	-	
		-	-	-	
	<b>Total cash funds</b> (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	-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
B3 Investment assets	Details		Cost (optional)	Current value (optional)	
			-	-	
			-	-	
			-	-	
			-	-	
B4 Assets retained for the charity's own use	Details		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	S. L. RUSSELL	22.9.25