

# The Caxton Foundation

## December 2014 Update

In the summer of 2014, Caxton sent out a communications survey to all beneficiaries, asking for people's views on how they would like to be kept informed about Caxton's work and any changes and developments. By far the majority of people expressed an interest in receiving a newsletter, either through the post or by email. This is the first newsletter that we are sending out as a result of the feedback. We anticipate sending out two newsletters a year, more frequently if we need to update people about any significant news or changes. On this occasion, we are sending this newsletter out together with a letter to beneficiaries regarding the regular payments system. In future, we will send the newsletter by email to those who have asked to receive it in that way.

### Winter Fuel Payments

Thank you to everyone who returned their bank details forms to us to enable us to make the winter fuel payment. For those people whose forms were received by us by 3 December 2014, the payment will have gone into people's accounts on 9 December 2014. For anyone whose forms were received after this date – including any forms still being sent in by new registrants – we anticipate processing the winter fuel payment once a week up to Christmas, and every 2 weeks in the New Year. If you haven't yet returned your form, please send it to us as soon as possible.

### Regular Payments

On 4 November 2014 we wrote to all Caxton primary beneficiaries and widows/widowers about the new Regular Payments Scheme that Caxton was introducing. Because of limited funding, the scheme was being focused on those beneficiaries with the lowest levels of income, namely those who were below what is officially recognised as the "poverty line".

We have now had time to do an assessment of the forms that were returned to us as a result of this exercise. Based on all the financial information that we had available from beneficiaries before this exercise was carried out, we had anticipated that a greater number of people would be below the poverty line. Based on the number of people who have now applied for a regular payment, this would not appear to be the case.

As a result of this, the Caxton board has now decided to increase the level of household income below which people would be eligible for a payment and invite people to apply if their income falls below this new threshold. This new level is known as 70% median income; the poverty line is 60% median income. You would be eligible for a regular payment if your household income is below the figures set out below:

Sole adult with no children	To be eligible for support, your household income must be under <b>£10,730</b>
Sole adult with 1 child	To be eligible for support, your household income must be under <b>£16,016</b>
Sole adult with 2 children or more	To be eligible for support, your household income must be under <b>£21,301</b>
Partner with no children	To be eligible for support, your household income must be under <b>£16,016</b>
Partner with 1 child	To be eligible for support, your household income must be under <b>£21,301</b>
Partner with 2 children or more	To be eligible for support, your household income must be under <b>£26,586</b>

We are therefore now writing to all primary beneficiaries and widows/widowers who did not return a form in response to the 4 November 2014 letter inviting them to apply if they believe they might now be

eligible for a payment. The deadline for returning forms is 16 January 2015. Anyone who has already sent a completed form to us in response to the letter of 4 November 2014 does not need to send in another form. The information already received will be retained and reviewed again after further forms have been received by the 16 January 2015 deadline.

The exact amount of financial support that we will be able to provide will not be confirmed until we have assessed the information from all those people who are eligible, as unfortunately we do not have an unlimited budget to use for this purpose. The scheme will be run for the year 2014/15 and we hope to be able to continue it in 2015/16, but the decision will be dependent upon our budget for next year and will be at the discretion of the Caxton board.

A number of questions have already been asked about the scheme, which we would also like to take the opportunity to answer:

**Are DLA, child benefit, council tax benefit and carer's allowance taken into account when calculating household income?**

For the purposes of considering grant applications, we do ask for information about DLA, child benefit, council tax benefit and carer's allowance. This is so that we can assess whether someone is receiving the benefits they are entitled to, and to recommend a referral to our specialist benefits adviser if appropriate. It is also for future statistical purposes. These benefits are not taken into account when determining financial need for grants.

For the purposes of the new regular payments scheme, in spite of now being able to increase the benchmark, we still have to target the scheme at those on the very lowest incomes and assess people's absolute income. For this reason, we are including child benefit, council tax benefit and carer's allowance in calculating household income; we are also including Skipton Stage 2 regular payments. We are including child benefit because the Government poverty line and median income figures adjust for there being children in the household, ie the poverty line is higher for households with children compared to those without. We are not, however, including DLA, as the Government poverty line and median income figures do not adjust for the additional cost of living with ill health/disability.

**When will we hear whether we are eligible for a payment, and how much will the payment be?**

The closing date for the second round of applications to be received is 16 January 2015. We are in the process of reviewing all the forms that have been submitted as part of the first round of applications and following up with beneficiaries where additional information or supporting documentation is needed. We will also need to do this for the second round of applications.

Once this work is complete, the board will need to confirm the level of support that can be provided to those who meet the criteria. It is therefore unlikely that we will be able to inform beneficiaries of any decision until March 2015. We would like to thank everyone for their patience whilst we introduce this new scheme.

## **Grants**

In terms of financial support, grants are the most significant way in which the Caxton Foundation supports beneficiaries. The key areas in which grant support is given are as follows:

- financial support whilst people undergo treatment for Hepatitis C to ensure that the prospect of loss of earnings and additional costs associated with the treatment, such as travel and additional

- costs associated with dietary requirements, do not deter people from opting for treatment
- respite breaks for those with Hepatitis C and their spouses/partners/carers
- health and mobility-related repairs and adaptations to people's homes
- support with debt and money management, including referrals to a specialist debt counsellor and benefits adviser
- financial assistance with the purchase of essential household items
- support with vehicle maintenance costs to ensure people can retain their mobility and independence
- financial support to enable people to undergo re-training

Some grant applications can be processed through the staff team through what are referred to as "Office Guidelines". Other requests, usually those of a higher cost, are considered by the National Welfare Committee (NWC). The NWC is a subcommittee of the Board. It meets approximately every 6 weeks to consider grant applications.

Dates for the National Welfare Committee (NWC) meetings in 2015 are given below. Information for grant applications needs to be received in the office no later than 10 working days in advance of the NWC meeting, otherwise it will not be considered until the following meeting. However, provisions are in place for emergency applications to be considered, and if you believe your case is an emergency, please contact Nicole Hornby, [nicole@GRO-C](mailto:nicole@GRO-C) or [GRO-C](mailto:GRO-C)

We aim to make a decision on grant requests being considered by NWC on average within 13 working days of all the required information having been received. For grants being considered under Office Guidelines, we aim to make a decision on average within 4 working days of receipt of all the necessary information.

#### **NWC dates for 2015**

Thursday 29 January 2015	Thursday 5 March 2015
Thursday 16 April 2015	Thursday 28 May 2015
Thursday 9 July 2015	Thursday 20 August 2015
Thursday 1 October 2015	Thursday 5 November 2015
Thursday 10 December 2015	

#### **Retrospective grants**

We will not normally award retrospective grants, that is grants for purchases that have already been made, as it is harder to establish charitable need for something that has already been purchased. In the early stages after Caxton was established, some retrospective grants were made in recognition of the fact that people were just starting to learn of Caxton's existence. Now, however, retrospective grants will only be made where an expense or purchase is so urgent or necessary that it cannot wait, eg funeral costs. Such requests will be considered by the NWC. If you believe your case is an emergency, please contact Nicole Hornby on [nicole@GRO-C](mailto:nicole@GRO-C) or [GRO-C](mailto:GRO-C)

More information about grants and the application process, can be found on the "How we can support you" page of the Caxton website, [www.caxtonfoundation.org.uk](http://www.caxtonfoundation.org.uk) A copy of the grant application form can also be printed from the website.

## Prescription Charges

The Department of Health has a scheme to enable primary beneficiaries to claim a Prescription Pre-payment Certificate through the Skipton Fund if they are not otherwise exempt from prescription charges. The cards cover the cost of prescription charges. Two forms need to be completed by those who are applying for a PPC. To apply you must complete the Skipton Fund prescription pre-payment certificate application form along with a FP95 form and both forms will need to be returned to the Skipton Fund office. Both forms can be printed from the payments section of the Skipton Fund's website ([www.skiptonfund.org.uk](http://www.skiptonfund.org.uk)) or you can contact the Skipton Fund office to request them through the post 020 7808 1160. On receipt of the completed forms, applications will be sent for processing and the PPC will be sent directly to you by the NHS Business services Authority.

## Benefits and Money Management Advice

Caxton is able to refer beneficiaries to a specialist Benefits Adviser, who can advise on a wide range of benefits-related issues. We are also able to refer beneficiaries to a specialist adviser on debt and money management issues. Both services are free to Caxton beneficiaries. If you would like assistance in this way, please contact Nicole to discuss a referral ([nicole@GRO-C](mailto:nicole@GRO-C)).

## All Party Parliamentary Group

Caxton, along with other organisations in Alliance House, attended a meeting of the All Party Parliamentary Group on Haemophilia and Contaminated Blood (APPG) in September. Caxton was asked to feed into the inquiry the APPG, chaired by Diana Johnson MP and Jason McCartney MP, is currently conducting into the existing provision of support for those infected with contaminated blood and their families and dependants.

## Partnership Group

In 2013, Caxton set up a Partnership Group as a forum to enable the organisation to get feedback from beneficiaries and share any changes or developments within the organisation with its beneficiaries. Initially, Caxton met primarily with campaigners through this Group. In the summer of 2014, we decided to broaden the membership of the Group so that it was more reflective of the Caxton beneficiary community as a whole. We now have 4 primary beneficiaries, 2 widows/widowers, and 1 carer on the Group, as well as 3 campaign group members. The minutes of the first meeting of the wider Group held on 6 November 2014 can be found on the "About us" page of the Caxton website [www.caxtonfoundation.org.uk](http://www.caxtonfoundation.org.uk) We will also publish the minutes of future meetings on the website.

## Caxton Website

[www.caxtonfoundation.org.uk](http://www.caxtonfoundation.org.uk)

We have done lots of work this year to update the Caxton website and provide as much information as possible about the support we can provide. There is now also a Links page which gives contact details for a range of other organisations who can provide support on issues such as health, housing and financial matters.

## Caxton Freepost Envelopes

We have recently changed our Freepost account with Royal Mail. The new envelopes have both the name and full Freepost address on them. We would ask anyone who still has any of the old Freepost envelopes, which just had "Freepost Caxton Foundation" written on them, not to use these anymore. If you do use them, your correspondence will eventually reach us, but unfortunately these old envelopes are taking a very long time to arrive – in spite of assurances by Royal Mail that this would not be the case.

## Staff

There have been a number of changes to staff at Caxton over the last 12 months. None of the changes has increased our management costs.

Victoria Prouse joined Caxton this year as the new Director of Operations and Joyce Materego recently joined Caxton as the new Director of Finance. Contact details for current frontline Caxton staff are given below.

Victoria Prouse, Director of Operations  
Nicole Hornby, Welfare Assistant  
Joyce Materego, Director of Finance  
Daniel Thompson, Finance Assistant

GRO-C	victoria@	GRO-C
	nicole@	GRO-C
	joyce@	GRO-C
	daniel@	GRO-C

## Christmas & New Year Opening Times

In the run up to Christmas, the office will be open up to and including 24 December 2014. The office will then close, reopening on Monday 5 January 2015.