

CAXTON FOUNDATION
NATIONAL WELFARE COMMITTEE REPORT
SEPTEMBER 2011-SEPTEMBER 2012

The first National Welfare Committee (NWC) was held on the 21st September 2011. The original Committee members were Mr R Evans, Mr P Harvey, Mr C Lister and Mr R Finlay. Mr R Evans resigned as a Trustee of the Caxton Foundation on 20th February 2012 and there are now three Committee members on the NWC. Originally meetings were held monthly but now they are held every 6 to 8 weeks.

1. Caxton Foundation Beneficiaries

A breakdown of beneficiaries registered with the Caxton Foundation is shown in Annex A. A breakdown of claims received is at annex B.

2. Direction of Welfare

The NWC has decided to give priority to beneficiaries who are on low incomes and those requiring financial assistance whilst undergoing treatment. It has become apparent that the living conditions of many beneficiaries are very poor due to the effects of living with hepatitis C and also the effects of the treatment, which in some cases is not successful.

There is currently no defined policy with respect to carers although we do offer financial assistance to those requiring a respite break. The focus for the NWC is currently on Primary Beneficiaries (PBs) and widows. A policy for carers will be established in the near future.

Approximately 28% of requests that have been presented to the NWC over the year are from beneficiaries who have incurred debt as a result of their illness (i.e. being unable to work or loss of earnings due to constantly being ill). Beneficiaries have also incurred debts as a result of undergoing treatment. All applications for relief of debt incurred for this reason have been sympathetically considered and some assistance has been provided in all cases.

3. Benchmarks

The NWC decided that beneficiaries with a household income of less than £14k should qualify automatically for financial support in the form of a one-off fuel payment of £500. Beneficiaries with a household income of between £14k and £25k can receive a one-off fuel payment (currently £250) but this has to be agreed by the NWC. In the first 6 months, all grant requests were presented to the NWC for consideration. Grants under £1,500 can now be processed through the office in line with the Office Guidelines.

For the year, 56 people have received a one-off fuel payment either agreed by the NWC or paid through the office – If a PB has a net annual household income of under £14k then a one-off fuel payment of £500 was paid automatically through the office. Those with net incomes of over £14k have received a one-off fuel payment of £250. To date only a few beneficiaries with a household income of over £30k have received financial support as their income takes them outside the normal parameters of support from Caxton. However, if a beneficiary has a high income but needs support whilst undergoing treatment the NWC will consider grant requests on a case-by-case basis.

As a general rule, the NWC has avoided giving grants to support a recurring need, e.g. on-going mortgage payments. Its focus has been to meet immediate need and, where possible, to help beneficiaries improve their financial situation. However, it has become evident that beneficiaries on low incomes would benefit from a regular payment and this is currently under consideration.

4. Grants

Between September 2011 and March 2012, we received a total of 258 requests from 118 people. The total amount requested during this time was £1,499,765.17, the total amount agreed was £377,003.00, the sum of £675,109.34 was declined and £490,200.30 was deferred (where no decision was made due to a lack of information).

During this period, an additional expenditure of £19,750.00 was paid in one-off fuel payments

From the new financial year until 30 September 2012 we received a total of 238 requests from 112 people. The total amount requested during this time was £758,400.90, the total amount agreed was £350,579.41, £276,495.35 was declined and £165,999.24 was deferred.

During this period, an additional expenditure of £4,500.00 was paid in one-off fuel payments.

Approximately 38 beneficiaries have applied for grants in both periods. To date the smallest amount paid was £96 towards change of school uniform. The largest amount paid was for debt assistance where the requested amount was for £36,000, this was negotiated down to £21,065.

It should be noted that when referring to the number of requests, the figures are split into the different request types that we have received. An applicant can have one case presented to the NWC with more than one request type and these are as follows:

- Accommodation (heating, windows, adaptations etc.)
- Education (school uniform, course fees, course equipment)
- Financial (bereavement, debt assistance, employment projects)
- Health (specialist equipment, nursing care, complimentary therapy)
- Mobility (Motability deposit, non-Motability cars, hospital travel costs, driving lessons)
- Living Conditions (white goods, beds and bedding, furniture, clothing)
- Stress (respite breaks, hobbies, group activities, post-bereavement family respite)

The greatest expenditure from the new financial year has been on financial assistance towards debt, followed by housing and accommodation, mobility and living conditions. Expenditure is smallest in education, health and stress.

There have been a few requests that have been declined for small sums of around £100 or so. This has happened when an individual receives a grant through the office but requests more than the amount available for this purpose. If the individual wants the full requested amount to be paid it has to be presented to the NWC for consideration but is normally declined as the beneficiary would have already received the allocated amount for this purpose.

We also had a request from an individual who was living well above their means and asked for a grant of circa. £50k to cover debts that had accumulated over a number of years. This was declined as their income was over £37k and from the information that they had provided, it did not appear that they were doing anything to reduce their debts.

Once a grant has been agreed, there may be a short delay in processing requests and making payments. This is because:

- a) All cases for financial assistance towards debts take time to process as the Welfare Manager attempts to negotiate down the debts before a payment is made. Although it is not always successful, this procedure can result in considerable financial savings for the beneficiary and the Caxton Foundation.
- b) As we issue vouchers to beneficiaries for household items, we are not invoiced until after the vouchers have been received. Therefore, beneficiaries may receive their grant before the payment has been processed in the office.
- c) Fuel payments are made directly into the beneficiary's bank account and a receipt is requested.

5. Non-Financial Support

It has become apparent that non-financial support is required by some beneficiaries. The following policies have been implemented to assist with these requests:

- a) **Benefits Advisor** – We have engaged the same Specialist Benefits Advisor used by the Macfarlane Trust, Mr Neil Bateman, subject to ongoing review. Mr Bateman's role is to assist those on a low income to ensure that they are receiving the correct benefits. He is already providing a demonstrable benefit by representing claimants in benefit appeals.
- b) **Home Visits** – We have had a number of requests for home visits and the NWC has also asked the Welfare Manager to organise home visits for beneficiaries going through very difficult times. We believe there will be a continuing demand for this service and as the Support Services Officer for the Macfarlane Trust has just completed her Social Work degree, her services will be utilised by both charities. One of her tasks will be to arrange visits and provide the necessary support for the individual and to assist them with resolving the issue at hand. Our Social Worker will also be able to utilise her counselling skills as it has become apparent that, when people request a visit, it is because they want to share their experiences with someone who is sympathetic to their plight. When the NWC ask for a visit to be undertaken, it is to try and establish the best way to assist the individual and help them to become more independent. To date, we have visited 5 individuals and another visit is to be arranged for November 2012.
- c) **Debt Counsellor** – We have appointed a Debt Counsellor to assist those who continue to incur debt or look as though there is a potential for them to get into debt.

6. Administrative Issues

The following policies have been adopted to assist with the high volume of applications from Caxton registrants:

- a) **Grant Application Process** – Information about how to make a grant application is attached at Annex C. It is available on the Caxton website.
- b) **Vouchers** – Caxton has followed the Macfarlane Trust in using a voucher scheme for beneficiaries requesting white goods, furniture and furnishings, household goods, computers and other items that can be purchased at popular retail outlets.
- c) **Office Guidelines** – Grant requests for up to £1500 which fall within guidelines agreed by the NWC can be processed as "Office Grants". This speeds up the process and enables the beneficiaries to receive their funds without waiting for the next NWC meeting. Details of grants processed in this way are provided to the next NWC meeting for information. The Guidelines are attached as Annex D.

7. Managing the Establishment of Caxton

a. Staffing

We now have a combined team responsible for making non-discretionary and discretionary payments to Macfarlane Trust (MFT) beneficiaries and for administering the grant making process for Caxton. The team also organises events for MFT beneficiaries and, where necessary, makes home visits to both MFT and Caxton beneficiaries. We have made adjustments to the team, within the numbers agreed with the Department, in order to manage the workload and to deal with staff changes.

We are currently receiving around 40 requests a month for support from Caxton, split between office grants and NWC cases. A number of these NWC cases are complex and time consuming.

b. Premises

The Caxton Foundation is currently operating from the offices of the MFT which has become rather cramped. Future premises options are under discussion by the Caxton Trustee Board.

8. Summary

Since the launch of the Caxton Foundation, the Welfare Team has continually sought the best ways to provide a high quality service to beneficiaries. Overall, 230 people have received support – 4.6% of the potential universe of 5000 Skipton Fund beneficiaries, although there is no reliable data on how many of these people are still alive. Many of these have received more than one grant of funds or services.

The following months will see the creation and implementation of a communications strategy to bring the Caxton Foundation to the attention of the Skipton Community and to keep registrants informed of the ways in which Caxton could help.

In the quest for ever-improving services, the office systems will also be the focus of review to take advantage of a year's experience of processing requests for assistance.

Rosamund Riley
Welfare Manager
October 2012