

North East Thames Quaker Trust  
Charity No. 212264

## Financial Relief Fund

### Guidance notes for Members and Attenders

As a result of gifts made in the past to the precursors of the North East Thames Area Meeting of the Religious Society of Friends (Quakers), there is a fund to give financial support to Members and some Attenders of this Meeting who experience financial hardship.

### Who can be helped?

- Members of this Area Meeting.
- Attenders of this Area who meet the criteria agreed by overseers as, 'one, who not being in membership, attends a specific meeting for at least a year, plays an active part in the life of the Meeting and is listed as an Attender'.
- It is important to support Members and Attenders in meeting their responsibilities to their dependants.

In a situation where the Member or eligible Attender has dependents in need of assistance but who are not themselves entitled to make an application, it is the Member or eligible Attender who must demonstrate financial hardship and any grant can only be paid in respect of them.

## What is 'financial hardship'?

*Within Charity law, there is no specific income level that denotes financial hardship but, typically,*

- people living only on state benefits, e.g. state retirement pension or income support
- people living on less than 'minimum income'\*
- people spending more than 10% of income on fuel costs
- people with extra day-to-day living costs such as those with disabilities or child care costs
- most full time students

### It can also include

- People who are not within the groups above but who are faced with unexpected financial commitments causing temporary difficulties.
- People not within the groups above, but who will incur financial hardship if they undertake some particular activity e.g. attending a course at Woodbrooke Quaker Study Centre or undertaking a vocational training course.

**These examples are for guidance only and are not exclusive.**

**Overseers may know of other Quaker Grants if you do not meet the criteria for this Fund so please make your needs known.**

\* For minimum income levels suggested by Joseph Rowntree Foundation see [www.jrf.org.uk](http://www.jrf.org.uk) and [www.minimumincome.org.uk](http://www.minimumincome.org.uk). See insert for 2016 figures.

## What kind of help is available?

*These are just examples; if you are in financial need speak to an overseer at your Meeting.*

### Support for basic living costs

- Regular support with household bills e.g. fuel, water
- Replacement of household goods
- Household repairs and insulation costs

### Medical and disability support

- Dental care and spectacles
- Home adaptations and equipment for the elderly or disabled
- Care costs and respite costs

### Education support

- Education extras e.g. school field trips, text books
- Special Educational needs
- Further and Higher Education costs

### Support for Quaker activities

- Transport to Local and Area Meetings

**Trustees do not give money in lieu of state benefits to which the applicant is entitled but can assist whist a claim for benefits is being made. Applicants are expected to apply for grants where available, e.g. for home insulation.**

There are arrangements for emergency payments for unexpected costs but applicants should request help prior to making a financial commitment they want the Trust to consider. Contact an overseer promptly if you need help.

Trustees will not normally pay off debts or loans but can pay for debt counselling, help with budgeting and money management.

## How can I make enquiries or apply?

***All applications must be made through an overseer at the Local Meeting where the applicant worships.***

- Contact an Overseer in your Meeting to explain your situation.
- If an application to the fund is thought appropriate, two forms will need to be completed, with the support of the Overseer if necessary. One will give details of the specific request for help and the other requires details of your general financial situation. The information you give is confidential to Overseers, Trustees and the Trust administrator.
- Overseers from the whole Area Meeting gather quarterly and the applications to the Fund are prepared for the Convenor of AM Overseers to bring to the Clerk of the Trustees of the fund.
- Trustees meet quarterly and consider applications brought by their Clerk for consideration.
- If an application is approved, the Trust Administrator will be authorised to make arrangements for payment, normally directly to the applicant.

**All those involved with an application should treat the applicant with the respect that they themselves would wish to receive.**

**All data should be handled in accordance with the Data Protection Acts and Charity Law should be followed at all times.**