

*United Utilities Trust Fund*



**Impact Report 2018/19**



# Impact Report 2018/19

## Welcome

United Utilities Trust Fund is an independent Registered Charity that was established to help people facing hardship and water poverty. It receives generous funding from United Utilities with policy and grant-making overseen by a Board of six independent Trustees who ensure that the money goes where it is most needed.

The Trust's aim is to support people experiencing crisis situations by helping them pay their outstanding water charges and encourage future financial stability. We can also provide essential household items such as white goods and beds that can make such a difference to daily life.

Trustees recognise the detrimental impact that debt can have on mental wellbeing and support local organisations to provide money advice services free-of-charge to people who need them.

## A message from the Chair

It is a pleasure for me to present this Impact Report on behalf of Trustees which provides an insight into the ways that the Trust makes a real difference to people's lives.

Without the generous donation received from United Utilities which this year totalled £4m, our work could not continue. Trustees wish to thank them for their ongoing commitment and support that enabled the Trust to assist 3,540 individuals and families.

Although we are focussed on helping individuals meet the costs of water charges, our further assistance programme supports people to provide items such as cookers, washing machines and beds which most of us take for granted.

This type of help can have a major impact on an individual's and a family's wellbeing which can be life changing.

During the year we have continued to develop our holistic approach by identifying other help available for our applicants. This includes various support schemes offered by United Utilities such as Back-on-Track, Help to Pay, Payment Matching Plus and WaterSure. We also refer individuals who may be eligible for Priority Service Registration and undertake benefit checks so we can advise applicants of any unclaimed benefit entitlements.

Trustees have always recognised the value of providing people with longer-term support and this is achieved by investing in local community organisations who can deliver debt and money advice services.

This guidance can be far reaching as helping someone achieve financial stability can have a positive effect on home and work life situations. This has been evidenced in our Social Impact Report.

During 2018/19 United Utilities Trust Fund has supported 9 established projects across the North West with grants totalling £169,621. Working with these partner organisations provides wide ranging help to people experiencing financial hardship.

The region in which we work has some of the highest levels of deprivation with an increasing number of individuals and families needing our help. With the continued support of United Utilities during 2019/20, Trustees look forward to being able to assist more people in their times of crisis.

It is important for me to recognise the hard work of my fellow Trustees who give their time and expertise freely and I value the support they have given me during my role as Chair. During the year we said good-bye to Robert Harrison and on behalf of all Trustees I thank him for his valued contribution.

I would like to acknowledge the staff at Auriga Services who administer the Trust on our behalf. All requests for help are individually assessed by a small team who understand the difficulties faced by individuals and families living in hardship. Their empathetic approach is invaluable.

I also wish to thank all the advisers working in local community organisations throughout the North West who tirelessly work to help their service users and we encourage them to continue to use the Trust in the future.

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## Our impact in numbers

- **6,086 applications for support** were received during the year
- **3,540 grants** have been given to individuals and families who asked for help
- The total value of grants provided was **£3,348,900**
- **2,288 individuals benefitted** from the Back-on-Track scheme reducing their water charges
- **1,674 individuals were referred** to United Utilities Priority Service Register

## Our impact in words

After receiving a grant towards their water bills individuals we have helped find it easier to keep up with their bills on an ongoing basis.

“A heartfelt thank you for helping to ease an unsettling and traumatic period in the lives of my children and myself. The grant has made such a big difference.”

“Without your help I would have remained stuck in a rut. I cannot thank you enough for the help you have given me and my family in this difficult time.”

## Our impact on quality of life

We are also able to give immediate help that can 'change people's lives' by providing essential household items that most of us take for granted, such as beds, cookers, fridges and washing machines.

“The new cooker has been installed and I am about to have my first oven cooked meal for 2 years. I don't know how to thank you.”

Our comprehensive approach enables us to provide help that we know can have a real impact, for example helping to pay funeral costs or paying fees for Bankruptcy and Debt Relief Orders for those who desperately need to resolve their debt situations.

This year Trustees were pleased to give 750 grants which totalled £148,952.

“Thank you for helping me to pay my water bill and buying me a washing machine. You probably don't realise how much you have improved the quality of my life. I can now keep up with my bill and from having to wash my clothes and bedding in the sink or bath, I am now able to put them in the washing machine. It has made a huge difference.”

“I want to say how grateful I am not only for the help with my water debt which has been such a huge weight lifted from my shoulders. You also arranged to cap my water bill so it won't get me into debt again and you have also bought me a washing machine as mine was broken. For someone as proud as myself to get into debt and needing to ask for your help was a massive step. Thank you, your help has meant so much to me.”

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## Our impact in local communities

Trustees recognise the value of offering long-term support for individuals experiencing debt situations and how this can improve general wellbeing.

To provide this support community organisations are funded to deliver debt and money advice services for local people. The advice given is free-of-charge and in 2018/19 over 2,000 individuals were assisted in some way to resolve their money problems.

“Since your help I can now put my head on the pillow and go to sleep but before I was thinking of everything I owed and wondering how I was going to pay it.”

“When you are in debt you are so worried about someone threatening you asking to be paid that you don’t want to live ... if it wasn’t for the help I received I wouldn’t be here.”

“Your help to sort out my debt has given me so much hope and happiness... I’m not worrying so much now.”

During the year support continued for projects being delivered by the following organisations:

- Citizens Advice Cheshire West
- Citizens Advice Copeland
- Citizens Advice Rossendale & Hyndburn
- Gaddum Centre
- Institute of Money Advisers
- Involve Northwest
- Mind in Salford
- St Andrews Community Network
- Salford Foundation

## Additional impact of funding:

- Employment opportunities: 7 paid staff have been employed to deliver these projects
- Volunteering opportunities: over 14 volunteers have been trained to provide support

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“Without the funding from United Utilities Trust Fund we would never have been able to support thousands of the most vulnerable individuals and families across Wirral who were facing financial crisis and poverty. The project has enabled Involve Northwest to have a clear open referral pathway for local people who were in need of debt support and money management advice. This help has prevented many families from losing their homes.”

**Lia Robinson, Deputy Chief Officer @ Involve Northwest**

“The funding received from United Utilities Trust Fund enabled us to provide long term specialist advice and support to some of our most vulnerable residents. The funding enabled us to give people the help they needed at a time of crisis ensuring that they had the tools they needed to lead a more secure and stable future.”

**Shelley Hewitson, Chief Officer @ Citizens Advice Copeland**

## Our future impact

We are aware that times remain challenging for individuals and families who are struggling with the increasing pressures being placed on their household budgets. Going forward Trustees will:

- Provide grants to individuals in need up to the full value of available funds
- Continue to identify individuals who would benefit from the various support schemes that are offered by United Utilities
- Continue their commitment to provide money advice services within local communities

**United Utilities Trust Fund**

The logo for United Utilities Trust Fund features a green wavy line underneath the text.

# Impact Report 2018/19

## Summary of Income and Expenditure 2018 - 19

### Incoming Resources

Donations	£4,000,000
Interest Receivable	£443
<b>Total Income Resources</b>	<b>£4,000,443</b>

### Resources Expended

Grants payable	£3,348,900
Money Advice /Debt Counselling Projects	£169,621
Governance	£8,941
Administration Costs	£531,760
Support Costs	£9,187
<b>Total Resources Expended</b>	<b>£4,068,409</b>

### Net Movements in Funds **(£67,966)**

Fund balance brought forward 2017-2018	£294,932
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### **Total Funds Carried Forward 2019 - 2020** **£226,966**

## Balance Sheet

### Current Assets

Cash at bank and in hand	£245,451
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### Creditors

Amount falling due within one year	(£18,485)
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### **Net Assets** £226,966

### Funds

Unrestricted Fund	£226,966
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## Information

<b>Trustees 2018/19</b>	Deborah Morton Alastair Richards Simon Dewsnip Lynne Heath Sandra McCaughley Robert Harrison (resigned February 2019)
<b>Company Secretary</b>	Auriga Services Ltd
<b>Registered Company No.</b>	05309512
<b>Registered Charity No.</b>	1108296
<b>Registered Office</b>	12-14 Mill Street Sutton Coldfield West Midlands B72 1TJ
<b>Auditors</b>	Crowe U.K. LLP Black Country House Rounds Green Road Oldbury B69 2DG
<b>Bank</b>	Royal Bank of Scotland 38 Moseley Street Manchester M60 2BE

The United Utilities Trust Fund is an independent Registered Charity (No. 1108296) that was founded to help people facing hardship and unable to meet the cost of water and waste water charges. The Trust was incorporated as a company limited by guarantee on 9th December 2004 (Company No. 5309512) and was launched in February 2005.

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The logo for United Utilities Trust Fund features a stylized green wave graphic positioned below the text.