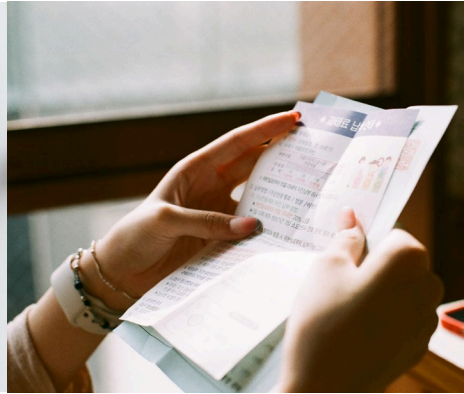




Report November 2022

<http://www.swindonhardshipfund.org.uk>
INFO@swindonhardshipfund.org.uk



“Nationally, the economic environment remains challenging: Brexit, the Covid-19 pandemic, the current cost of living crisis and the energy crisis, have all combined to set the UK on a path to recession and these will be felt on Swindon’s economy. The prospect of an economic recession and associated job losses will further deepen existing socio-economic inequalities which can in turn worsen health inequality indicators.”

Swindon JSNA Public Health Report 2022

Background

Swindon Hardship Fund (SHF) was granted UK Charity Registration as a Charitable Incorporated Organisation (CIO) in August 2020.

The reality is that many people in our society are at risk of falling into financial hardship, triggered by one or two commonplace life events such as redundancy or relationship breakdown. Even for many people in work, wages may not be enough to meet the basic needs of living, resulting in cycles of debt and insecurity, affecting relationships and mental health.

There are gaps in the support the state and large charities are able to provide. Our principle objective therefore is to assist people in financial hardship in Swindon who are unable to access support from other sources.

We do this by pooling donations from compassionate local people and charitable trusts. We then make small grants to people in financial hardship.

Swindon Hardship Fund is apolitical and open to all, regardless of age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex and sexual orientation.

Our small grants are intended to provide relief to individuals and families who are going through a particularly difficult period in their lives and/or whose financial hardship is severely affecting their prospects in life.

We will always ensure that we only give grants for things for which the state and larger charities do not provide, and are mindful that our donors and the Charity Commission need to be comfortable with where our funds are going.

We make small cash grants, when needed within a few days. These are made through trusted local partner organisations that are engaged in supporting people in Swindon.

We do not maintain staff or a premises so that we can direct as much support as possible to individuals experiencing severe financial hardship in our town.

We are very appreciative of the work our partners do in identifying people in hardship, in making applications to us, and in providing ongoing support. They are essential to us.

This report is a summary analysis of the grants we've given April 2021-November 2022.

[Swindonhardshipfund.org.uk](https://swindonhardshipfund.org.uk)

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Charity number 1190979

Our Partners 2021-2022

Goddard Park Primary School

Voluntary Action Swindon

Veterans support group

Live Well Swindon

Swindon Borough Council Adult Social Care

Swindon Salvation Army – Booth House

50 bed Lifehouse which is open 24 hours

Swindon Sister's Alliance

Helping victims of domestic abuse and violence, as well as their families.

How it works:

- 1) Donations are added to our pot of funding. We have no staff or premises so 100% of donations go to people who need it.
- 2) We have agreements and procedures in place with trusted partners. They submit applications to us for a small grant that they believe will make a difference to a local person they are working with.
- 3) Our Trustees review the application and if it meets our remit and we have the budget available, a grant is awarded within a few days. The grant is transferred to the partner and then the partner distributes to the beneficiary or may make a purchase on their behalf, depending on the situation.
- 4) The partner then follows up with the beneficiary to see that the grant was spent as agreed and provide further signposting and ongoing support.

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Why Swindon Hardship Fund

“Why don’t I just donate to one of your partners?”

That would be very kind, we’re sure they would appreciate it. Your donation will go to support them in their day-to-day (core) work, the main services for which they are set up to provide. In the course of their work they sometimes come across people who are struggling, where a small grant could make a difference, but they cannot give them grants from their own funds because these are fully committed (and often overstretched). In some cases, for example, a small grant from us may help them to move on from dependence on their services.

We do not have any constraints on what we can give grants for, whereas many charities focus on specific needs such as food or debt. We can be more responsive to wider issues.

“Why can’t the partners just apply for funding from bigger charitable trusts?”

What our partners have found really valuable working with us is the really quick turnaround. Most large charitable trusts take many months to make decisions. The majority of people in receipt of our support have urgent needs of 3-5 days.

“Why shouldn’t I donate instead to something like Comic Relief?”

There are some really important charitable fundraising appeals that are helping many people both across and outside the UK. If you would like to help *local* people with needs that cannot be met elsewhere, Swindon Hardship Fund is a good choice, alongside other local charities.

We are able to take note of emerging and changing needs in Swindon. For example we have learnt from a recent Public Health report produced by Swindon Borough Council, that Swindon has a notably high number of home carers compared with nationally, people who are typically on a low income. We have proactively responded to this need and are now in discussions with a carer support organisation to see if we can make a difference to this particular section of our local community.

“How do you choose your partners?”

We think about reaching different sections of the community and about the partners’ capacity to actively engage with us, to provide signposting to additional support and to follow up in the monitoring of grants.

We have several further partnerships currently in development. Individuals in need of a grant are identified by our partners who have ongoing relationships with them.

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About our Grants

Between April 2021 and November 2022 we:

- Distributed 25 small grants benefitting 25 individuals and 45 children.
- Collaborated with 4 different local partners.
- Awarded grants totalling more than £5,000.

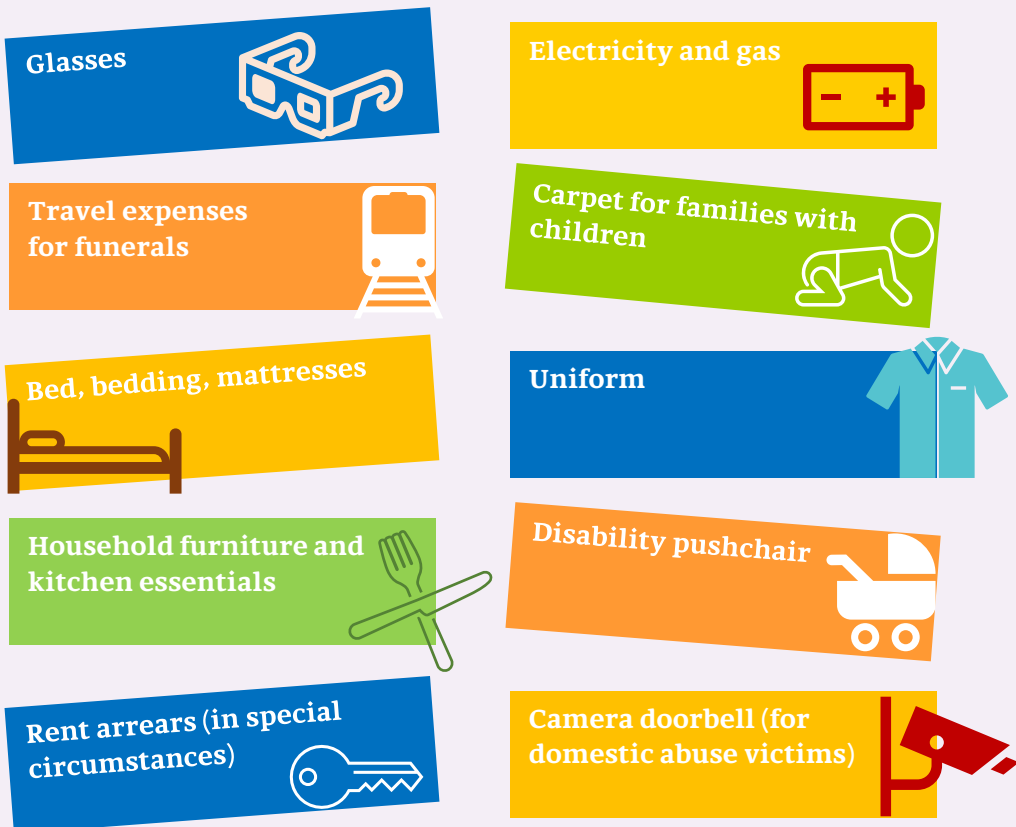
92% of grants were urgent or very urgent.

72% of our beneficiaries were single parents.

60% of our beneficiaries stated they are struggling with a long term mental or physical health issue.

76% of our beneficiaries were between the ages of 16 and 35 years.

Examples:

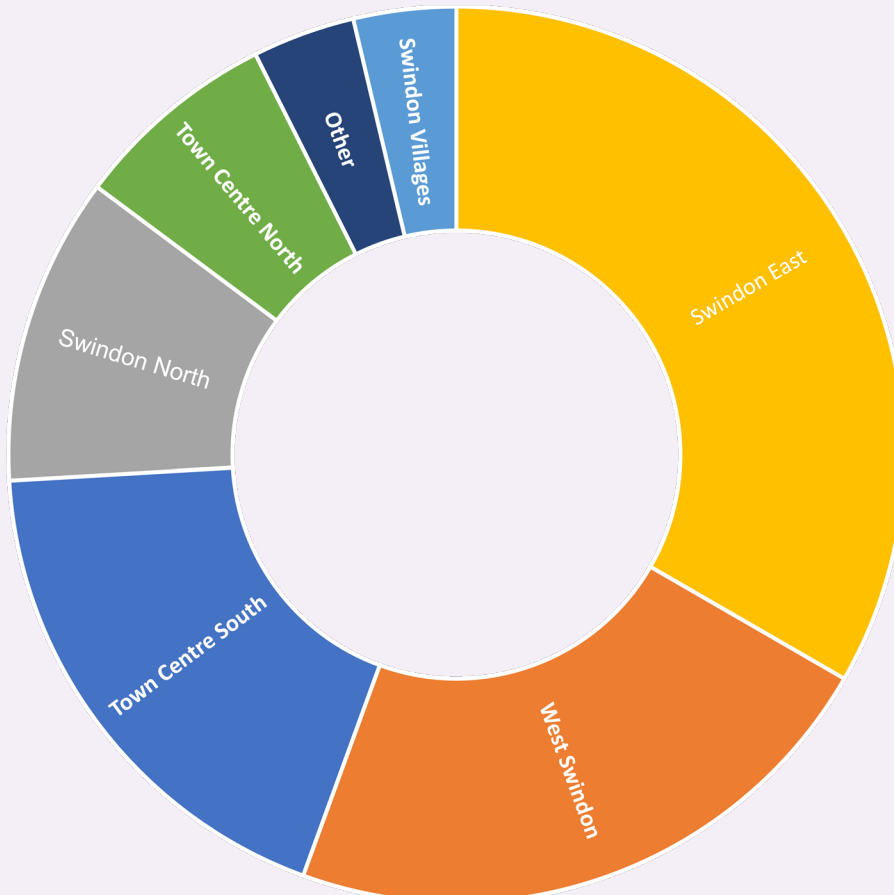


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Where our grants were distributed 2021-2022



- SN2 Swindon Town Centre North of Railway includes: Rodbourne, Cheney Manor, Pinehurst, Penhill, Gorsehill, Upper Stratton and Kingsdown
- SN25 Swindon North includes: Haydon Wick, Priory Vale; Blunsdon St Andrew, Redhouse, Oakhurst, Moredon
- SN1 Swindon Town Centre South of Railway includes: South Leaze, East Leaze, Central, Wichelstowe, Old Town, Eastcott
- SN5 West Swindon includes: Toothill, Freshbrook, Grange Park, Westlea, Shaw, Sparcells, Nine Elms, Roughmoor, Lydiard Millicent, Purton
- SN3 East Swindon includes: Covingham, Coate, Nythe, Walcot, Stratton St Margaret, South Marston
- Swindon Villages includes: Royal Wootton Bassett, Wroughton, Wanborough
- Other: Outskirts of borough accessing services within borough

Testimonies

"I truly can't express how much this has helped. The new mattresses have improved the children's quality of sleep (and mine as was having to put 2 in with me). Such an amazing help would like to thank the Swindon hardship fund who funded this can't thank you enough."

"After a bit of research we found a better pushchair with advice from epilepsy group and managed to get everything she needed. A pushchair that could lay down, sun canopy, rain cover, foot muff, two waterproof seat protectors and a changing bag that can hang on to the new pushchair. Honestly words can't describe how much this means being able to go out and about with a very poorly child to make things easier for their whole family in their time of need."



"#### was able to make his journey to say goodbye to his mother and is grateful to you all for giving him the funding to enable him to do this. He is now back in Swindon and working on processing his loss and taking some time now to grieve before making any plans for the future."

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Hardship Indicators

- **26%** of children were living in poverty in North Swindon in 2019-20. That is **6,015** children. **27%** of children were living in poverty in South Swindon in 2019-20. That is **5,950** children. [endchildpoverty.org.uk] The average child poverty in Wiltshire is 20%. [Joseph Rowntree Foundation 2022 UK Poverty Report]
- Local authorities in England have a duty to work to prevent and relieve homelessness for all. In 2020/21 there were 1,140 households assessed under the Homelessness Reduction Act in Swindon, where the council is required to organise shelter to prevent street homelessness. **Demand has increased by 50% in recent years** and this looks to increase further with the cost of living challenges. [Swindon JSNA Public Health Report 2022]
- In the summer of **2022 two further food banks opened in Swindon due to demand**. The Swindon Food Collective charity now has 10 food banks across Swindon. There are at least a further 5 food support projects that exist in the town- other food banks, breakfast provision, soup kitchens, community fridge.
- The majority of unpaid carers in Swindon is increasing, more so than the national average. Since 2001, **the estimated number of unpaid carers in Swindon has risen by 33% compared to the national average of 18%**. [Swindon JSNA Public Health Report 2022]
- Although Swindon comparatively has a high employment rate, this is deceptive- in Swindon statistics point to high wage inequality with some jobs paying very well, but **many jobs, particularly those held by women, paying quite poorly**. [Swindon Borough Council Child Poverty Rapid JSNA] So in-work poverty is a real issue in Swindon.
- Just under **10,000 adults in Swindon reported suffering from hunger in 2020**. [University of Sheffield research 2021, Feeding Britain Report]
- Average earnings by workplace are higher than the average earnings by residence in Swindon, suggesting **that commuters are in more highly paid posts than Swindon residents**. [Swindon Borough Council Child Poverty Rapid JSNA]
- **One in five (22 per cent) of households in the UK have an income below the poverty line**, after their housing costs are taken into account. [Child Poverty Action Group]
- **Most children in poverty have working parents**. Three out of four children who live in poverty have at least one working adult in their household. Yet, in many cases their wages are no longer enough to keep their families out of poverty. [endchildpoverty.org.uk]

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Gratitude

We'd like to express our heartfelt thanks to all donors who have made a difference to individuals in hardship in Swindon. Your donations, whether big or small, regular or one-off, make this work possible.

We hope you are pleased to read about how the charity is progressing. Please let us know if you would like to attend our next Annual General Meeting as a member or a guest by contacting us on the email address below.

We also wish to thank our committed Trustees for their support. As a small charity without a staff team, our Trustees volunteer in undertaking operational tasks and we are grateful to their dedication in all they do.

Chair - Steve Russell

Secretary - Annie Vickers

Trustee - Pradeep Bhardwaj

Trustee - Rebecca Bellamy

Trustee – Lesley Gow

If you would be interested in joining us as a trustee please contact us through the details below for an informal chat.

Donations

Cheques may be received:
22 Savernake Street
Old Town
Swindon
SN1 3LZ



Standing Orders may be made to:
Swindon Hardship Fund
Sort Code 30-90-89
Account Number 56335660

You may make donations using a card by visiting our website donation page: <https://swindonhardshipfund.org.uk/donate/>

If you are tax payer and would be happy for us to claim the tax on your donation please consider also completing a gift aid declaration (optional) here: <https://swindonhardshipfund.org.uk/donate/>

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“Poverty affects millions of people in the UK. Poverty means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation – and even discrimination – because of your financial circumstances. The constant stress it causes can lead to problems that deprive people of the chance to play a full part in society.”

Joseph Rowntree Foundation

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