

Information Sheet

6 Financial Help from Benevolent Societies

Help the Aged cannot offer grants to individuals. But every year the Charity receives appeals from older people seeking financial assistance with things such as paying care home fees, buying special furniture or equipment or paying for essential repairs. This information sheet explains where people can apply for this sort of financial help.

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Help for people on a low income – where to start

If you are living on a low income, it is very important to check that you are claiming all the state benefits and statutory help you are entitled to. This includes things like your State Retirement Pension, Pension Credit, Council Tax Benefit, Housing Benefit, disability benefits, Social Fund payments, Winter Fuel Payment and government and local council grants. To check that you are claiming everything you are entitled to, call our free advice service **SeniorLine** on **0808 800 6565** (or **0808 808 7575** if you are calling from **Northern Ireland**).

We also produce a range of free advice leaflets and information sheets. The titles below look at this sort of help.

Advice leaflets:

- *Can You Claim It?*
- *Claiming Disability Benefits*
- *Keep Out the Cold*
- *Questions on Pensions*

Information sheets:

- *no. 3 Attendance Allowance*
- *no. 4 Home Repairs and Improvements*
- *no. 5 Welfare Benefits for Older Carers*
- *no. 9 Health Benefits*
- *no. 29 Entitlements for the Over-60s*

Also, our advice leaflet *Thinking About Money* gives basic advice on budgeting and dealing with debt. You can get copies of any of these leaflets and information sheets by writing to:

Information Resources Team

Help the Aged
207–221 Pentonville Road
London N1 9UZ

Alternatively, if you have access to the internet you can download our advice leaflets and information sheets from our website: www.helptheaged.org.uk

Where else can you get financial help?

You may find that, even if you do receive state benefits, you still struggle to afford the normal things in life. Or, it could be that your income is slightly too high to receive any Pension Credit. Maybe the money set aside for Social Fund payments in your area has run out. Perhaps a change in your situation, such as a bereavement, means you are facing temporary hardship. If so, you may qualify for help from a benevolent society.

What is a benevolent society?

A benevolent society is an organisation, usually a charity or trust, which has been set up to help certain groups of people. The help they can provide varies; some societies give grants of money, while others pay for essential items directly (see page 4). These societies are often associated with:

- a trade or profession;
- one of the armed services;
- the area where you live;
- your religion; or
- a particular illness or disability.

It is also possible to apply for help from trade unions, the Freemasons (for Masons and their dependants only), or from local clubs and societies such as the Lions or the Rotary Club of Great Britain.

If you worked for a large firm, there may be a benevolent fund for former employees: the personnel department should be able to give you details. There are also a number of more general benevolent societies which will consider anyone in need who is older or disabled .

When you are thinking about applying to a benevolent society for help, it is important to consider what connections you have to various trades, groups or societies. It is worth noting that the benevolent societies linked with the armed forces will do their best to help anyone who has ever served in the forces, including their partners. Most benevolent societies will consider applications from widows and dependants, so do think about the links your partner may have had. Sometimes an unmarried woman may be able to apply to a benevolent society on the basis of her father's occupation or service record.

What sort of help do benevolent societies give?

Benevolent societies help individuals in financial difficulties by making grants. These usually fall into three categories:

- **One-off grants** can be for things such as exceptionally high fuel bills, telephone installation charges, adaptations or equipment for disabled people, or essential household items such as beds and cookers. A one-off grant will be paid directly to the applicant, or a suitable person or organisation applying on their behalf. Benevolent societies usually give only one such grant per person per year.
- **Recurrent grants** can be obtained by people on a low income. These can be in the form of weekly or quarterly payments. Recurrent grants can be used to top up payments to local councils for care home fees.
- **Grants in kind** are occasionally given in the form of vouchers or are paid directly to a shop so that the applicant can get items such as food or clothing.

Remember, before applying for help from a benevolent society, it is very important to check that you are claiming all the statutory benefits that you are entitled to. Benevolent societies can usually help only when every other source of financial assistance has been investigated.

How do you find out about these societies?

Your local library is a good place to start. It will hold information on local charities and societies such as the Rotary Club. The following books list most benevolent societies:

- *Charities Digest 2008*, Claudia Rios (editor). Published October 2007 by Waterlow Professional Publishing. ISBN **978-1-85783-049-1**
- *A Guide to Grants for Individuals in Need 2006/07*, French (editor) et al. Published November 2006 by Directory of Social Change. ISBN **978-1-90399-174-9**

These books can be found in the reference section of most libraries.

If you can't find out about charities through your library, your local Citizens Advice Bureau may be able to help. You can find its number in your phone

book. Other organisations which can help track down appropriate charities for you to contact are:

- Association of Charity Officers (ACO)
- Charity Search (an organisation that helps older people)
- Counsel and Care.

The addresses are listed in the 'Useful contacts' section on page 9.

How do you apply?

Once you have decided which charities may be able to help you, you need to make an application. The book *A Guide to Grants for Individuals in Need 2006/07* mentioned on page 4 gives detailed information on how to do this.

Some benevolent societies will accept applications directly from individuals, but others will accept your application only from a professional acting on your behalf. So it is worth getting the support of your doctor or social worker and asking them to write on your behalf. If you don't have a social worker, you could contact your local social services department and ask whether a social worker could help you with your application. Social workers may also be able to help you track down appropriate benevolent societies in the first place. Your local social services department should be listed in your phone book under the name of your local council.

If you have any links with the armed forces (including through National Service), contact your local Soldiers, Sailors and Airmen Families Association (SSAFA) office or The Royal British Legion. They may be able to help you directly, and they can also apply on your behalf to other charities. Local branches should be listed in your phone book. If not, contact the head office for details of your nearest branch. See the 'Useful contacts' section on page 9 for contact details.

If you have been in a particular occupation, trade or industry for a substantial part of your life, the Association of Charity Officers (ACO) may be able to put you in touch with a charity that can help you. The ACO helpline number is 0170 765 1777 and is open Monday to Friday from 10am to 4pm. More information on ACO can be found on its website www.aco.uk.net

Some benevolent societies will only accept applications made on their own application form, so it is worth phoning up in advance to check whether this is

the case. If the society doesn't have its own application form, address your letter to the Secretary of the benevolent society, or to a contact name if you have been given one.

A benevolent society is bound by its trust deeds which state who it is able to help. The trustees of the society can't bend these rules, so do send them all the necessary information, such as your work/service record (including details of dates and rank/position), confirmation of your particular medical condition and so on, to show that you qualify under their conditions. These conditions will usually be listed in the *Guide to Grants for Individuals in Need* mentioned on page 4.

Because benevolent societies receive many applications, they will want to be sure that all other possible sources of help, both from your family and from statutory organisations such as the Department for Work and Pensions (DWP) and your local council, have been explored. Give as many details as you can of your financial situation; explain why you need assistance and what sources of help you have already tried. Any information you give will be dealt with in strict confidence. Any relevant material such as doctors' reports, copies of fuel bills and correspondence with statutory authorities will also be useful in supporting your application.

In some cases, benevolent societies may be able to offer some help, but not enough to cover your needs. It is a good idea to apply to several societies: two or three smaller grants may add up to what you need. If you do apply to more than one charity, you should mention in your application that you are applying to other charities, and would be prepared to repay any surplus money raised.

It is also important not to send off a 'standard' application to lots of different charities: some details are very relevant for one charity, but not for another. For instance, details of your service record would be very relevant if applying to one of the forces charities, but not at all relevant if applying to a local charity which helps people who live in a certain parish. A benevolent society is more likely to respond positively if your application is clearly aimed at that particular society.

It is worth noting that benevolent societies will very rarely make grants for things you've already paid for. For example, they will not help you with the cost of a cooker if you have already purchased it. So do apply to the society **before** you order the goods or services you need.

The grants committees of benevolent societies usually meet only monthly or quarterly, so unfortunately you may not hear the outcome of your application for some time. Do apply as soon as your need arises; don't wait until the situation becomes urgent. For the same reason, it is worth applying to several charities at the very beginning. If you wait until you hear from the first charity before applying to another, the whole process will take a lot longer.

Case study

Mrs X needs a new cooker because her old one has become unsafe. Her income is slightly too high for her to be able to claim Pension Credit, so she does not qualify for any help from the Social Fund. She worked as a secretary for a large firm for most of her working life, while her husband, who died some years ago, ran a grocery shop for twenty years. Her husband also served in the forces during the war. She lives in Bexley and is in good health. Possible sources of help for Mrs X are:

- SSAFA, the Royal British Legion or Mr X's regimental or corps association
- a benevolent society attached to Mrs X's old firm
- the National Grocers' Benevolent Fund
- the Bexley Mayor's Benevolent Fund.

Summary

You may be linked to a benevolent society through:

- a trade or profession;
- a trade union;
- the armed forces;
- your religion;
- a particular disability or medical condition; or
- the area you live in.

When applying to a benevolent society:

- Apply as soon as the need arises – don't wait until things get desperate!
- Apply to several societies if you can.
- Make sure you meet the conditions of the society.

- Check whether there is a special application form.
- If possible, get the help of your doctor, a social worker, or a voluntary agency such as Age Concern.
- Give all relevant details as concisely as possible in your application.

Useful contacts

Association of Charity Officers (ACO)

Five Ways
57–59 Hatfield Road
Potters Bar
Hertfordshire EN6 1HS
Tel: 0170 765 1777
Web: www.aco.uk.net

Charity Search (organisation that helps older people)

Freepost (BS 6610)
Avonmouth
Bristol BS11 9TW
Tel: 0117 982 4060
Web: www.charitysearch.org.uk

Charity Search offers a free service which helps older people in genuine financial need receive the support that may be available from a variety of charitable sources.

The Civil Service Benevolent Fund

Fund House
Anne Boleyn's Walk
Cheam
Sutton
Surrey SM3 8DY
Tel: 0800 056 2424
Web: www.scbf.org.uk

Counsel and Care

Twyman House
16 Bonny Street
London NW1 9PG
Tel: 0845 300 7585
Web: www.counselandcare.org.uk

Fire Services National Benevolent Fund

2nd Floor, Copenhagen Court

New Street

Basingstoke RG21 7DT

Tel: 01256 366566

Web: www.fsnbf.org.uk

Friends of the Elderly

40–42 Ebury Street

London SW1W 0LZ

Tel: 020 7730 8263

Web: www.fote.org.uk

The Royal British Legion

48 Pall Mall

London SW1Y 5JY

Tel: 08457 725 725

Web: www.britishlegion.org.uk

Soldiers, Sailors, Airmen and Families Association (SSAFA)

SSAFA Forces Help

19 Queen Elizabeth Street

London SE1 2LP

Tel: 0845 1300 975

Web: www.ssafa.org.uk

For further information contact:

Information Resources Team
Help the Aged
207–221 Pentonville Road
London N1 9UZ
Tel: 020 7278 1114

If you have access to the internet you can download our advice leaflets and information sheets by logging on to www.helptheaged.org.uk

SeniorLine is the free welfare rights advice and information service run by Help the Aged for older people and their carers. Trained advice workers offer free, confidential and impartial advice about:

- welfare and disability benefits
- care at home
- residential care
- housing options and adaptations
- access to health and community services.

Freephone: **0808 800 6565**

Textphone: **0800 26 96 26**
9am to 4pm, Monday to Friday

If you are in **Northern Ireland**, contact **SeniorLine** on **0808 808 7575**.

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