

# APPLICATION FOR FINANCIAL ASSISTANCE



## ALTERNATIVELY APPLY ONLINE VIA THE FUND'S WEBSITE [WWW.NPOWERENERGYFUND.COM](http://WWW.NPOWERENERGYFUND.COM)

### BEFORE COMPLETING THE APPLICATION FORM, PLEASE CAREFULLY READ THE NOTES BELOW.

When you have completed the application form, you should detach these notes and keep them for your reference.

The npower Energy Fund is referred to as "the Fund" throughout this form.

Before completing this application form you are strongly advised to obtain free and independent money / debt advice, this is likely to increase your chance of success to the Fund. The Fund looks to award those committed to achieving future financial stability helping you keep up to date with current bills and avoiding future debts.

### WHO CAN APPLY FOR A GRANT?

- You can apply if you are a current domestic account holder (the person/persons named on the bill) of npower and are in need, hardship or other distress.
- Only the account holder can apply for help with gas or electricity debts. If the account holder is unable to make the application for a grant, please explain why someone else is doing it on his or her behalf. The account holder **must** still sign the form.

### HOW CAN THE FUND HELP?

The Fund **can** help clear debts for domestic electricity and gas owed to npower.

### FILLING IN THE APPLICATION FORM

- You are strongly advised to seek money / debt advice before applying to the Fund. See above.
- Please complete **all** sections of the application form. If a section is not applicable, insert N/A.
- Before completing this application form you are strongly advised to obtain free independent money / debt advice. This is likely to increase your chance of success to the Fund, and help you to address your debts and keep up to date with current bills.
- If you need help with your electricity and/or gas debts, you **must** provide:
  - **A copy of your most recent bill, showing actual usage - NOT estimated.**
  - **A meter reading taken on the date you submit your application (see section 6).**  
Guidance on how to read your meter is given on the the back of your bill, or call your supplier.
- It is very important that you give us as much information as possible about your circumstances.  
**You must send us proof of your income. All evidence must be less than 3 months old with the exception of annual benefit letters for Works Pension / State Pension / Disability Living Allowance (DLA) and Child Benefit.**
- Please supply **copies** of **all** supporting documents as we do not return originals.
- If you need help with the form you should contact a local advice centre such as a Citizens Advice Bureau. They may be able to help you with the form and give help and advice on any money problems / debt issues you have.
- **Please do not forget to sign the declaration in section 11 – if you do not sign it, we cannot assess your application.**

### SENDING IN YOUR APPLICATION

- Once completed the application form should be returned to:  
**Freepost NPOWER ENERGY FUND**

**Please note the address must be written as shown above. This is the full return address, a postcode is not required.**

Please note: The npower Energy Fund is administered by Charis Grants Ltd (Charis) along with a number of other grant making funds, see [www.charisgrants.com](http://www.charisgrants.com) for details. By signing this form you agree to your information being shared with these other funds for them to consider if you are eligible for their support.

## HOW WE DEAL WITH YOUR APPLICATION

- If we think that other organisations might be of interest to you, we may provide you with information about their work or share your details with them so that they can contact you about their services and / or products.
- Your information may be used for research and analysis purposes by other organisations.
- You may receive letters, emails, telephone calls or a home visit as part of our assessment process.
- **If we can help with your energy debts, we will write to tell you that a provisional award has been made. Your debt will not be cleared immediately. During the three months following your provisional award you will be required to demonstrate your commitment to improving your personal financial stability, i.e. your intention to pay current and future costs on an ongoing basis and to avoid getting into debt in the future. Your commitment would be demonstrated by:**
  - **Payments towards your current usage and arrears while your application is being processed. This will immediately show the Fund that you are currently financially stable. You may wish to talk to npower to set up direct debit payments which are a more convenient way to pay and can help with monthly budgeting.**
  - **Discussing with npower how you might reduce bills including whether any of their reduced tariffs would be beneficial for you.**
  - **If you have not already done so, seek help from expert money advisers or other free relevant support agencies to help with future budgeting.**
- Three months after the provisional award has been made, if it can be seen that you have taken steps towards achieving financial stability, you will receive a letter confirming your award and a payment to npower will be made to clear your debt.
- If you qualify for help from any other trust / fund administered by Charis (see [www.charisgrants.com](http://www.charisgrants.com)), your application will be considered automatically. We might need to ask you for more information.
- If the Fund cannot help you we will write to tell you. **Please note the Fund does not give particular reasons why a grant is not awarded.**
- The Fund receives many applications so it may take several weeks to process yours.

## APPLYING TO THE FUND AGAIN

- If you receive an award, you cannot re-apply to the Trust for a period of **two years**. This applies to anyone else living in the household within the two year period.
- If you are accepted onto the Fund's Provisional Award Scheme but your award is **not confirmed** you **can** re-apply six months from the date of the letter informing you of the Fund's decision.
- If your application is **unsuccessful** and you are not accepted onto the Fund's Provisional Award Scheme you **can** re-apply if your circumstances change.

FOR OFFICE USE Date received:

Reference NPW:

# APPLICATION FOR ASSISTANCE

## SECTION 1 PLEASE TELL US ABOUT YOURSELF AND YOUR FAMILY

Did you obtain money / debt advice before applying to the Fund? Yes  No

If yes, name of money / debt advice agency

Title (Mr / Mrs / Ms / Other)  First Name  Family Name

Address

Postcode  Telephone  Email

Date of birth  National Insurance Number

Tick as appropriate:  Home owner  Rent from private Landlord  Social Housing

### Who shares your home with you? Tick all that apply:

Wife, husband, civil partner, partner  Full name of wife, husband, civil partner, partner

Children and/or young people 19 years and under in full time education  How many?  Ages of children

Other adults over 16 years  How many?

No one, I live alone

## SECTION 2 WHAT WOULD YOU LIKE US TO HELP YOU WITH? (PLEASE REFER TO PAGE 1)

I am applying for help with my:  npower electricity debt  npower gas debt

Do you require information on energy efficiency from your supplier? Yes  No

Telephone number for supplier to contact you:

## SECTION 3 HAVE YOU APPLIED TO THIS FUND BEFORE?

If you have applied to this Fund before, please tell us when you applied and from what address if this is different from your current address:

When  Address  Postcode

## SECTION 4 HOW DID YOU HEAR ABOUT THE FUND?

Utility Company  Health Professional  Housing Agency  CAB  Advice Agency

Support Worker  Website  Media  Word of Mouth Other - please state

Please tick here if you are receiving money advice.

## SECTION 5 WHO SHOULD WE SPEAK TO REGARDING THIS APPLICATION?

You may be receiving help to complete your application. If you would prefer us to speak to someone else regarding your application - if more information is needed and with progress - please give their details below. This may be a friend, relative, or advice agency, e.g. Citizens Advice Bureau. **If this section is not completed we will write directly to the applicant.**

Their Name  Mr/Mrs/Ms Their job title

Their organisation

Their address

Postcode

Their telephone number  Their Email

Tick here if you authorise the Fund to speak to anyone at this organisation regarding your application.

## SECTION 6 IF YOU WANT HELP WITH YOUR ELECTRICITY AND GAS DEBTS PLEASE GIVE US DETAILS OF RELEVANT ACCOUNTS

**Please note:** We cannot assess your application until a current meter reading is given, unless you have a pre-payment meter. If you have a pre-payment meter, please tick the appropriate box(es): gas  electric

	Name of supplier	Account Number	Current meter reading	Date of Meter Read
Electricity (current)				
Electricity (previous)				
Gas (current)				
Gas (previous)				

If applying for help with debt from a previous account only, please also provide your current account details in the table above and your address below.

Address  Postcode

## SECTION 7 PLEASE TELL US ABOUT YOUR HOUSEHOLD'S FINANCIAL SITUATION

The **only** alternative to completing section 7 is to submit the **income and expenditure budget sheet of the MAT/BBA Common Financial Statement Version 3 or 4 only (weekly figures).**

### HOUSEHOLD WEEKLY INCOME

Proof confirming income must be provided. See Section 13.

Self-employed income £

Your take-home pay £

Partner's take-home pay £

Job Seekers Allowance } Income based £   
Contribution based £

Income Support £

Working Tax Credit £

Universal Credit £

Child Tax Credit £

Child Benefit £

Child Maintenance / Support £

Maternity Pay / Allowance £

Employment & Support Allowance } Income based £   
Contribution based £

Statutory Sick Pay £

Incapacity Benefit £

Disability Living Allowance (care) £

PIP (daily living) £

Disability Living Allowance (mobility) £

PIP (mobility) £

Other disability benefits (please specify) £

Carer's Allowance £

Student Loan / NHS Bursary £

Contribution from son / daughter £

Income / rent from lodger £

State Pension £

Works Pension £

Pension Credit £

Private Pension £

Housing Benefit / Mortgage Interest Relief £

Other income e.g. investment £

**TOTAL** £

Present value of savings and bank accounts held £

### HOUSEHOLD WEEKLY EXPENDITURE

Remember to include repayments from sections 8 and 9 in this column

Food and Housekeeping £

Rent £

Rent arrears (if applicable) £

Mortgage £

Second mortgage £

Endowment policy £

Buildings / contents / life insurance £

Council Tax (after benefit) £

Water / sewage charges £

Electricity £

Gas £

Other fuel (e.g. coal, oil) £

TV Licence £

TV / Satellite £

Telephone (inc. mobiles) £

Appliance rental £

Hire purchase payments £

Cars (inc. loan / tax / fuel / repairs) £

Expenses for disability (please specify) £

Motability car £

Child care £

School meal £

Work expenses and travel £

Loans / credit and store cards / catalogue repayments £

County Court Judgements (CCJ) / Court Fine £

Other expenses (please specify) £

**TOTAL** £

We cannot accept monthly figures.  
To change monthly figures to weekly:  
1) Multiply by 12 (to give annual payment)  
2) Divide the total by 52.

**Tip:** If you receive Disability Living Allowance, remember to show whether you use it as part of your general living costs or to pay for a carer, medication, transport etc, in the expenditure column.

## SECTION 8 ARE YOU IN DEBT WITH ANY OF THE FOLLOWING BILLS?

Please tick all that apply and write in the amount you owe and the amount being repaid.

		AMOUNT OWED	WEEKLY AMOUNT REPAID OR DEDUCTED FROM BENEFITS OR WAGES	NAME OF SUPPLIER
Rent	<input type="checkbox"/>	£	£	
Mortgage	<input type="checkbox"/>	£	£	
Second mortgage / secured loan	<input type="checkbox"/>	£	£	
Council Tax	<input type="checkbox"/>	£	£	
Water and sewerage	<input type="checkbox"/>	£	£	
Gas	<input type="checkbox"/>	£	£	
Electricity	<input type="checkbox"/>	£	£	
Telephone	<input type="checkbox"/>	£	£	
Social Fund Loan	<input type="checkbox"/>	£	£	
Benefit overpayment	<input type="checkbox"/>	£	£	
CCJs / Court fines	<input type="checkbox"/>	£	£	
Child maintenance / support	<input type="checkbox"/>	£	£	

Remember to include all repayments in section 7.

## SECTION 9 LOANS, CREDIT & STORE CARDS, CATALOGUES ETC.

Name of creditor	Amount owed	Amount paid per week
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£

Continue on a blank page if necessary. Remember to include all repayments in section 7.

**IMPORTANT! – Please read carefully before completing the next page**

### FILLING IN THE NEXT PAGE

The next page is where you **must** explain to us how a payment from the Fund will help you. In deciding whether to help you with your debt the Fund will:

- need to know how you got into difficulties with the particular debt. You should give as much detail as possible about how long you have had problems in paying the bills and **why**.
- need to be sure that, if the Fund does help you, you will be able to manage to pay your bills in the future. This means that if, in section 7 you have more money going out than you have coming in, you should explain how you think you will be able to keep up with your bills in future.
- need to know about any particular hardship within your household e.g. chronic illness, disability, bereavement. Where possible evidence must be provided.
- need to know what might happen to you if the debt is not paid, e.g. could you be evicted or fuel supply disconnected?

## **SECTION 10 WHY DO YOU WANT HELP WITH YOUR UTILITY DEBT?**

Please tell us the problems you have had which have made it difficult for you to pay your gas and / or electricity bills. Give as much detail as possible. See guidance notes in section 13, 'your most recent utility bill', for details of supporting documents needed. Continue on a blank page if necessary.

## **SECTION 11 HOW WOULD A PAYMENT FROM US HELP YOU BUDGET BETTER IN THE FUTURE?**

Please tell us how a payment from us would help you budget better in the future, and how you intend to make payments towards your ongoing usage.

## SECTION 12 DECLARATION TO BE SIGNED BY THE APPLICANT

I consent to the personal details I have provided on this form being:

- (1) Shared with my Utility Company in relation to my account and the services provided by them.
- (2) Processed by Charis Grants Ltd in accordance with the Data Protection Act and shared with other funds / organisations as described in the 'How we deal with your application' section of the form.

If I have obtained personal information about any other person (e.g. my partner) in support of this application, I confirm that I have obtained consent from that person to the use and sharing of that information as described above.

I authorise Charis Grants Ltd to contact me directly about my application and declare that the information I have given on this form is complete and correct to the best of my knowledge.

I declare that in applying to the Trust I am committed to achieving future financial stability allowing me to keep up to date with current bills and avoiding getting into debt in the future. I understand that awards will only be granted to applicants who demonstrate their commitment to improving their own personal financial stability.

To this aim I have sought money / debt advice (if appropriate) and am confident that I am receiving my full benefit entitlement.

I wish to be considered for any additional funds, either administered by, or identified by Charis Grants Ltd that I am eligible to apply for.

**I understand that the decision of the Trust is final and that there is no appeals procedure.**

Signature  Print name  Date

## SECTION 13 FILLING IN THE APPLICATION FORM

Please make sure you enclose items on the checklist below with your application. **All evidence must be less than 3 months old with the exception of annual benefit letters for State Pension / Works Pension / Disability Living Allowance (DLA) and Child Benefit.** Please provide **copies** of **all** documents supporting your application as **we do not return originals**.

### Proof of income

**Wages:** copies of 3 recent consecutive wage slips for you and for any partner. If you or your partner cannot provide wage slips, please get a letter from the employer giving your recent average **net pay**.

**Self-employed** applicants should send in recent three line accounts or another document confirming net income. We just need to know the month, the money earned during that month, allowable expenses and the net profit.

### Benefits and Pensions:

- Copies of current benefit, Tax Credit or pension payment slips or giro details showing amounts currently payable, or
- Copies of bank statements showing current benefit, Tax Credit or pension payments, or
- Copies of recent letters from the Department for Work and Pensions (DWP), HM Revenue and Customs (HMRC) or pension provider showing amounts currently payable.

If none of these are available, please obtain a letter from the DWP, HMRC or pension provider confirming the amount of your benefit, Tax Credit or pension entitlement.

**Child Maintenance / Support:** a copy of a recent letter from the Child Support Agency or a recent bank statement showing the amount payable to you or your partner or another letter or document confirming the current amount being paid.

### Your most recent utility bill (and a meter reading entered in section 6)

If you are asking for help with gas, electricity, water or sewerage debts, please provide us with copies of your **most recent** bill(s). If you are asking for help with gas or electricity debts, meter readings must also be inserted in section 6 (taken on the day you submit your application).

### Evidence of disability or other illness

If you are relying on a disability or illness as proof of hardship or need, please attach independent evidence which confirms your medical condition: for example, a copy of a current sick certificate, a recent prescription or a letter from your GP / consultant to a third party confirming your condition. Please note that the Trust is unable to meet the cost of obtaining medical evidence.

**Please note that we cannot assess your application until all necessary supporting evidence is provided.**

**For advice on how to use less energy and reduce bills,  
call npower's energy efficiency helpline free on:**

**0800 02 22 20**

This service is available from Monday to Friday (8am to 8pm) and Saturday (8am to 6pm)

**WARM HOME DISCOUNT**

You may also wish to check if you are eligible for a Warm Home Discount rebate from your electricity bill.

Visit npower's website: [www.npower.com/spreadingwarmth](http://www.npower.com/spreadingwarmth) for information and to apply or call 0808 172 6999.

**MONITORING INFORMATION** (THIS PART WILL BE DETACHED BEFORE ASSESSMENT)

**Please tick as appropriate**

Are you?  Female  Male

Are you registered disabled?  Yes  No

What do you consider your ethnic origin to be?

**WHITE**

British  Irish  Any other White background

**MIXED**

White & Black Caribbean  White & Black African  White & Asian  Any other Mixed background

**ASIAN OR ASIAN BRITISH**

Indian  Pakistani  Bangladeshi  Any other Asian background

**BLACK OR BLACK BRITISH**

Caribbean  African  Any other Black background

**CHINESE OR OTHER ETHNIC GROUP**

Chinese  Any other Ethnic Group