



Financial Assistance Procedure

The service offers help to access financial assistance for service users. The type of assistance available is dependent on the individual's personal circumstances, health, finance and/or the nature of the work.

Methods of assistance offered and criteria:

Type	Criteria	Limit
C & R Initiative Grant	Support; Financial; Safety	£300 – Refer to guidelines
Low Cost Loan	Low fixed income: ability to repay	£6000 – Application & Income & Expenditure
National/Local Grant	Individual criteria for each scheme	Dependent on scheme
External Charitable Funding	Individual Criteria for each charity – income; age; work history; health	Individual Applications/Individual Outcomes as based on the individual's circumstances

C & R Initiative Grant - Staff can allocate initiative funds based on **their** assessment of client's need. These grants can be allocated immediately, if clients meet criteria and financial assistance required is £300 or less. **(letter sent confirming small grant award)**

Low Cost Loan – Staff can offer a low-cost loan based on **their** assessment of need and ability to repay. Limit on loan is £6000. Income & Expenditure, and loan application form should be completed. **(Client should also be advised that they can get independent advice on loan and letter sent with loan offer details)**

National/Local Grant – These grants have specific criteria (i.e., Gas Safe, ABS/HHEPS). Staff will allocate these funds if appropriate. **(letter sent confirming grant award)**

External Charitable Organisations – Staff will review individual clients' personal circumstances, work history, health conditions, age, etc. and identify if there are any related charities that can be approached for assistance. (Detailed information must be collated from client, income and expenditure completed). Each charity requires an individual application. **(letter sent to client confirming charities approached/ Authority to Act form and FPN notice needs issued and signed before progressing)**