



FUND REPORT 2021/22

in partnership with



FOREWORD



Our Winter Warmth Appeal raises funds to help vulnerable, elderly people in Cumbria keep warm through the coldest weather.

Winter 2021-22 was a record-breaking year for the appeal. Thanks to the generosity of our supporters, we raised £222,819, allowing our delivery partners to make 1,319 grants, benefiting 1,751 people, more than in any year since the appeal started in 2010.

Soaring fuel and food bills have created the gravest cost-of-living crisis in our lifetimes.

Our delight at this success is tempered by the knowledge that, even if we match that figure in 2022-23, it won't be anywhere near enough.

As we look towards winter we know that the support of our donors will be needed this year more than ever.

Cumbria has a higher-than-average proportion of older people, many of them vulnerable with limited incomes.

They face stark choices this winter that nobody should have to make.

Whether to buy food or turn on the heating, whether to go to bed in the middle of the day simply to keep warm.

I would like to thank our delivery partners – the four Cumbrian branches of Age UK and Copeland Age and Advice Service.

Not only do they distribute the grants, they check on applicants' wellbeing, befriend those who live alone and alert them to benefits they can claim. The service they provide is invaluable.

Of course, there wouldn't be any grants if it weren't for our supporters.

Our match funding champions, corporate donors, community groups and individuals – many donating their Winter Fuel Payment from the Government as a way of helping those in greatest need.

Our thanks are heartfelt. Your generosity and support are hugely appreciated. We literally could not do this work without you.

Jenny Benson

**Dr Jenny Benson
Director of Programmes and Partnerships
Cumbria Community Foundation**

WINTER WARMTH APPEAL AT A GLANCE

7 in 10 people
live alone



£216,830
awarded in
grants*

* Includes funds carried forward from 2020/21



Average age
of beneficiary **72**

Oldest beneficiary
aged **102**



£222,819
raised



£74,450
raised through
match champions



95%
received
£150



1,751
people
benefitted



5 delivery
partner
organisations

46% of grant
beneficiaries were in
receipt of **pension credit**



1 in 3 beneficiaries
hadn't received a grant
the previous year



1,319
grants awarded by
delivery partners



‘THE GRANT MAKES A HUGE DIFFERENCE’

Anthony Gorman, 78, and his wife Carol, 81, live in Little Urswick between Ulverston and Barrow-in-Furness.

They’ve lived in their end-terrace for 33 years, moving in when it was new. They have received the Winter Warmth Grant for two years and it has made a huge difference especially as Anthony has to manage chronic pain.

“Carol feels the cold terribly and as I have got older, I don’t like it either,” says Anthony. “We would have the heating on when required but we would go to bed early and keep warm that way.

“We have sat with blankets many times, or I would put on a very

heavy jumper and Carol wraps up. I have never had anything for nothing, and I didn’t hold out much hope of getting this grant so it was a big surprise when we did.

“We have had the grant the past two years and it has made a terrific difference. I’m quite badly disabled with a serious spinal condition. I’m in constant pain and have dreadful sciatica virtually constantly.

“I can’t walk very far so I can’t move about to keep warm. I used to be very fit, I was a pretty good golfer.

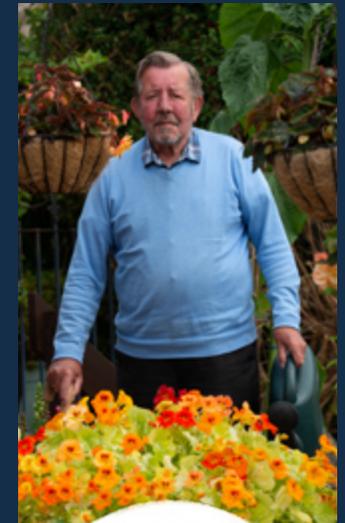
“The grant makes a huge difference. Instead of saying ‘Oh, put the heating back on’, we can just have it on.

“There’s no point warming up the house and then turning it off and the heat disappears. We can keep it on until it’s time to go to bed. We don’t worry about it now. With the cost of living crisis at the moment it’s very disturbing to see people doing without food to keep the heating on.

“Seeing the price of petrol for the car we have said we won’t go out in the car unless it’s a necessity, and when we go shopping we try to get enough to last as long as we can.

I hope to God it never comes to not being able to afford heating – I just cannot imagine being so hard up I can’t afford to put the heating on. Cold makes the pain worse.

“To people who donate money to help the likes of myself I say, thank you very much. There’s not much kindness around these days. They absolutely make a huge difference to both of us. We feel very, very fortunate that we do get the grant.”



‘I HAVE NEVER HAD ANYTHING FOR NOTHING, AND I DIDN’T HOLD OUT MUCH HOPE OF GETTING THIS GRANT SO IT WAS A BIG SURPRISE WHEN WE DID’

OUR VITAL MATCH FUNDING CHALLENGE

Our Winter Warmth Appeal has raised more than £1.5m since its launch in 2010. The £216,830 awarded in grants by our delivery partners in 2021-22 set a new record.

Match funding challenge: For the third consecutive year, we ran a match funding challenge to encourage people to donate to the appeal.

Pledges from our match funding champions created a pot of £74,450. Then, over the four weeks of the challenge, from November 15 to December 13, 2021, we used the funding pot to match, £1 for £1, all donations received from the public online, by cheque or in cash.

A huge thank you to our match fund champions John Laing Charitable Trust, WCF Ltd, The Hadfield Trust, the Brian and Ann Clark Fund, the Harvey Family Fund, the Johnson Fund, The Roselands Trust and a private donor.

As in previous years, the prospect of doubling your donation proved a huge incentive. It encouraged new donors to come forward and existing donors to give more, allowing us to draw on every penny of the £74,450 pledged within two weeks of the challenge period.



“As if Covid-19 troubles were not enough, we now see energy prices soaring, adding immeasurably to the real concerns among particularly the housebound and elderly at the onset of winter. Cumbria Community Foundation’s Winter Warmth Appeal is specifically designed to address this issue, for Cumbrians by Cumbrians, my wife and I wholeheartedly support it and I strongly encourage you all to do likewise.”

Jim Johnson, The Johnson Fund

“With so many homeowners facing financial pressures as a result of rising fuel bills, the Winter Warmth Appeal is such an important way to help keep Cumbrian families in fuel poverty warm and safe this winter. Allan Stobart Fuels is one of Cumbria’s largest oil distributors and WCF are proud to support this appeal financially, as well as prioritising vulnerable customers when it comes to making heating oil deliveries in cold weather conditions.”

Jo Ritzema, Managing Director, WCF Ltd

MAKING DOUBLE THE DIFFERENCE

£74,450
donations

+

£74,450
match funding

=

£148,900
raised during the
match challenge
period





'I HAVE NEVER HAD ANYTHING FOR NOTHING, AND I DIDN'T HOLD OUT MUCH HOPE OF GETTING THIS GRANT SO IT WAS A BIG SURPRISE WHEN WE DID'

'THE GRANT TAKES AWAY THE WORRY'

Rosemary Armstrong is 78 and lives in Stanwix, Carlisle. She has received grants from the Winter Warmth Fund for several years and says it has made a huge difference in her cold one-bedroom bungalow.

"It has gas central heating but it's not particularly good and the house gets very, very cold," says Rosemary.

"The windows are double-glazed but they are old, and the draught still gets in. I have to sit with my feet up in the evening because they turn to blocks of ice. My circulation is not as good as it was and I wear a faux fur onesie which helps, but you shouldn't really have to live like that.

"I have fleeces over my knees when I sit on the sofa. In bed I have a sheepskin underlay and a feather duvet with a fleece on top."

Rosemary says she has cut down on food due to rising costs. "I have lost a stone and a half which I probably needed to do. I have always had a good diet, but I just don't eat as many treats and puddings anymore. That's really no hardship – I'm of a generation where you cope. I don't think I have ever had a debit balance, I have always made sure the bills were paid."

The Winter Warmth grant makes a big difference, she says.

"It takes away the worry. I never used to have the heating above 18 degrees and I was never warm enough. This allowed the luxury of turning the heating up to 20 degrees."

She says to supporters of the Winter Warmth Appeal: "To those who already donate, a heartfelt thanks.

"There are not many philanthropists around these days. I always donated to good causes when I was working. Some people donate because they think of their own elderly parents, some just for altruistic reasons or because they feel one day they will be old. A heartfelt thank you to them all.

"The grant makes a big difference in not worrying so much about my bills, and being able to keep warm."

OUR BRILLIANT SUPPORTERS

Westmorland Family

Westmorland Family, the company that operates Tebay Services on the M6 in Cumbria and Rheged, near Penrith, made a corporate donation of £1,000 to this year's appeal.



In addition, colleagues at Tebay donated the proceeds from a Christmas raffle and a Christmas jumper scheme where employees who wore a festive jumper instead of their usual work attire were invited to make a donation.

At Rheged, meanwhile, they placed collection boxes at tills to allow shoppers to support the Winter Warmth Appeal. In total, these initiatives raised £1,565.

Claire Urquhart, of Westmorland Family, said: "The Winter Warmth Appeal is a cause we look to support each year, to help the most vulnerable members of our community. We only help in small way but we're aware every little helps to make a difference."



Wetheral Brownies

The group marked the 1,900th anniversary of Hadrian's Wall with a sponsored night march dressed as Roman soldiers.

Andrew Beeforth, Chief Executive of Cumbria Community Foundation, joined 19 Brownies and one sponsored young leader for the mile-and-a-half march from Gilsland to the fort at Birdoswald. The brownies' efforts raised £717.50 for the Winter Warmth Appeal, worth nearer £900 with Gift Aid.

Janice Brown, of 1st Wetheral Brownies, said: "We encourage the Wetheral Brownies to 'take action' and 'make change' as part of their Brownie programme. We love supporting the Winter Warmth Fund because it is local, its goal is easily understood by the Brownies and we know that every penny we raise will be directed to the cause by Cumbria Community Foundation."

WORKING IN PARTNERSHIP TO ADD VALUE

The award of Winter Warmth Appeal grants is handled by our delivery partners – the four Age UK organisations across Cumbria and Copeland Age & Advice Service (CAAS).

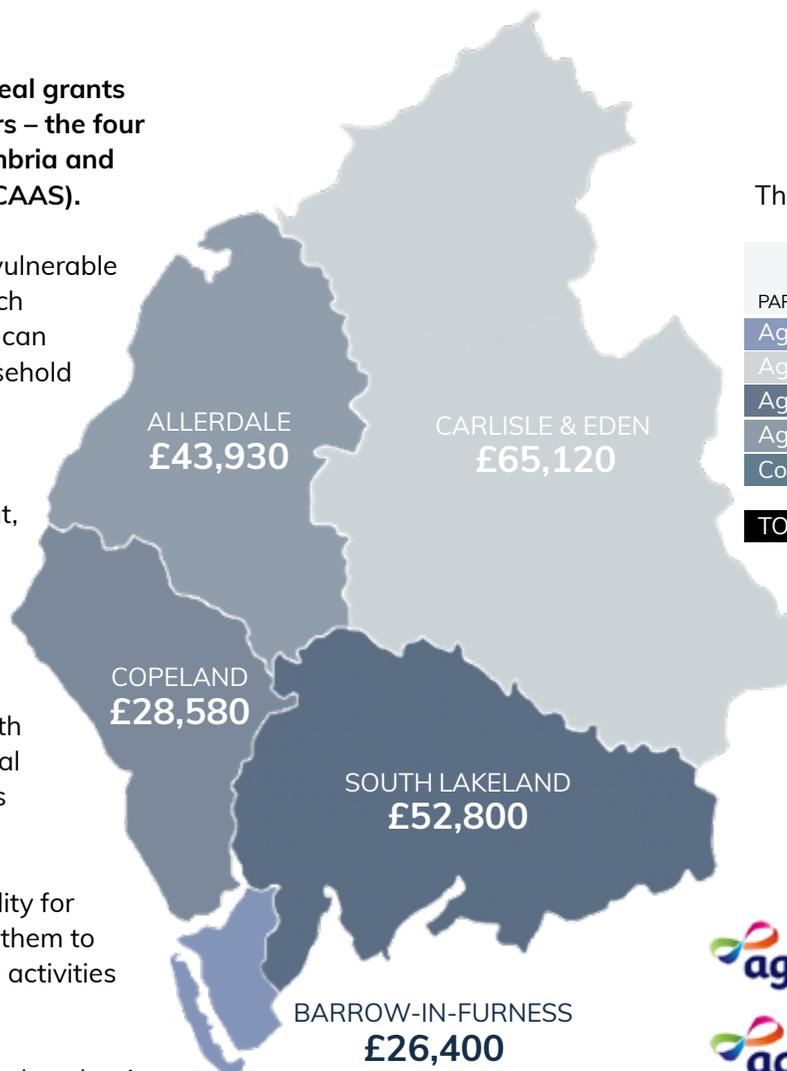
Their aim is to reach the maximum number of vulnerable older people. Initially, they carry out a light-touch assessment to determine grant eligibility. They can award either £150 or £250, depending on household circumstances.

Factors taken into account include income, the type of property and how expensive it is to heat, the health of the applicant and their age. Age UK and CAAS can make home visits if they don't know the applicant or have concerns that they might be particularly vulnerable.

Indeed, one of the great benefits of working with them as partners is that they develop a personal relationship with grant applicants. This enables them to carry out a range of wellbeing checks.

For example, to establish the applicant's eligibility for benefits and then help them apply, to signpost them to other support and to engage isolated people in activities and encourage them to join local groups.

They do so much more than provide a grant, vital as that is.



The map shows the distribution of grants made in 2021-22.

PARTNER	TOTAL VALUE OF GRANTS	NO. OF GRANTS AWARDED	NO. OF PEOPLE SUPPORTED
Age UK Barrow	£26,400	159	195
Age UK Carlisle & Eden	£65,120	410	532
Age UK South Lakeland	£52,800	305	432
Age UK West Cumbria	£43,930	267	350
Copeland Age & Advice	£28,580	178	242
TOTAL	£216,830	1,319	1,751

Partners receive an administration fee of £10 per grant awarded.



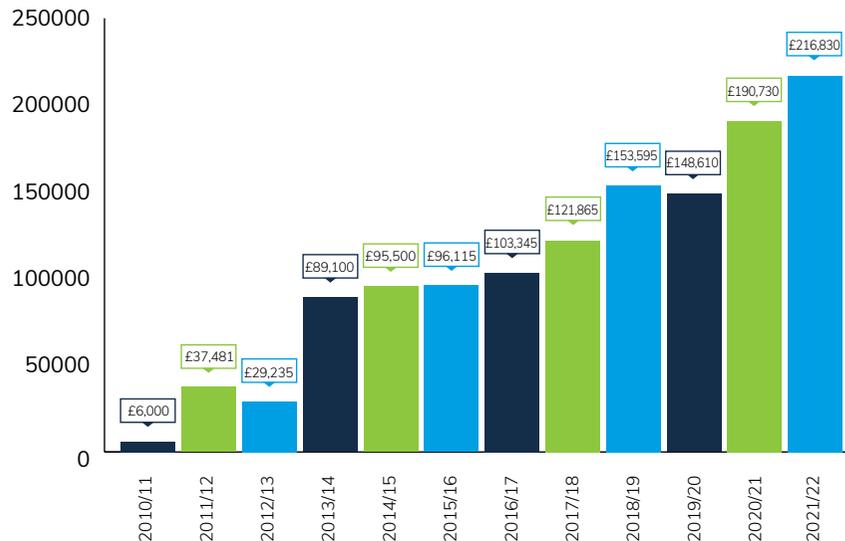
GIVING MORE HELP TO MORE PEOPLE

Since the Winter Warmth Appeal was launched in 2010, we have been able to increase significantly the value of grants awarded each year and the number of people who benefit from them.

In 2021/22, our partners awarded grants totalling £216,830, an increase of 13.7 per cent on the previous year (£190,730) and an enormous increase on the first year when we are able to distribute only £6,000 in grants.

The number of individual grants increased by 11.7 per cent compared with the previous year. Some 1,319 grants were made, supporting 1,751 people.

Value of grants awarded



These grant payments can make a huge difference.

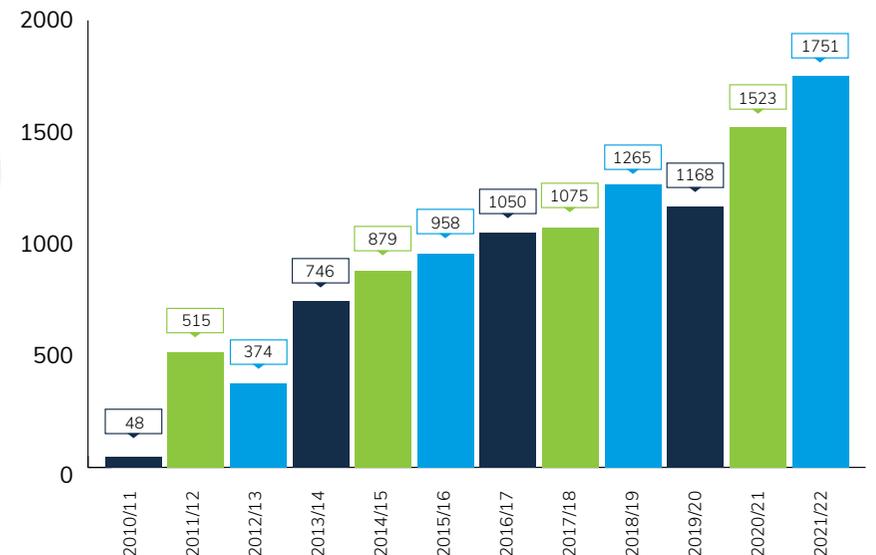
If it allows you to turn up the heating so that you don't have to go to bed in the middle of the day to stay warm, that's life changing.

If you don't have to make a choice between skipping lunch or switching on the heating, that too is life changing.

Far too many elderly people are grappling with dilemmas like these on a daily basis.

Our grants help to alleviate their suffering.

Number of people in household



'THE GRANT TAKES AWAY THE WORRY'

Peter Charters is 73 and lives in Grange-over-Sands in a rented two-bedroom flat. Along with the installation of electric storage heaters through a government grant and draught proofing of the flat thanks to Age UK, the Winter Warmth grant has made a huge difference to his winters.

Peter says: "It was getting quite cold. I had to get the blankets out. I used to wrap myself up in a duvet which was quite warm. The Winter Warmth grant was fantastic. It meant I could have my heating on longer. The heaters are thermostatic, and they cut off halfway through the day. If they kept going they would release all their heat by 5pm.

"So, they cut off during the day to allow the heat to be there in the evening. The extra money meant I was able to switch it on manually and keep the heating going. You do need extra in the cold."

Peter, a retired chef and train conductor, suffers from Chronic Obstructive Pulmonary Disease and diabetes.

"I'm quite vulnerable," he says. "I can't get out for exercise now because of the COPD, if I walk any distance I get out of breath.

"I am very grateful to people who have donated to the Winter Warmth Appeal. If they have the means to be able to donate, I am more than grateful, especially for people like myself who don't have a very high income and you are stuck in that situation."



'I AM WORRIED ABOUT NEXT WINTER'

Christine Brown, 68, of Harraby, Carlisle says her Winter Warmth grant has made a big difference and will be vital this winter. Four years ago she gave up her job caring for local elderly people.

"I've lived in this house for 50 years," she says. "It has three bedrooms and is a cold house. Also, I feel the cold – I'm five foot something and eight stone so there's not much fat on me. I pay my gas and electricity fortnightly and it's a set amount, so I pay a bit more to build it up for the winter, so I have not had to worry. I must admit I'm worried about next winter. The prices are bad enough now. When I got my last bill I thought, 'that can't be right'. I get around £300 pension a fortnight. Gas and electric is now about £100 a fortnight. And then there's the water rates and other outgoings. It doesn't leave you with much.

"The Winter Warmth grant does help you out a lot. It allowed me to have the heating on more and meant you don't have to worry about getting behind. It makes a huge difference to me and people like me. But now I don't know how people will manage, it's impossible. It's true you either heat your house or do without food. I have always been good at managing money up to now – you can shuffle things about, but now you don't have anything left to shuffle. The price rises are killing everyone, it's the gas and electric that's killing you.

"People don't realise by the time you have paid, you don't have much left for food and things. I don't class myself as elderly, but a lot of the really elderly people are frightened to put the heating on because they are scared they can't afford to pay for it. It's cruel for them."

WHY OLDER CUMBRIANS NEED YOUR SUPPORT

World events have triggered an unprecedented increase in the cost of heating homes with fuel prices set to go higher still next winter.

The surge in the cost of heating comes as household budgets are already under pressure from big increases in prices of other essentials, in particular food. The energy price cap – the maximum that suppliers can charge customers – increased in April from £1,277 to £1,971 a year for a typical household, slightly more for those with pre-payment meters.

The Cumbria Joint Strategic Assessment identifies our Winter Warmth Appeal as ‘being more important than ever’ for older people.

The energy watchdog Ofgem previously said the cap could hit £3,244 in October and rise again in January 2023. It now says the October forecast is likely to be an underestimate.

Although the Government has announced a £400 payment to all households, an extra £650 for those on means-tested benefits and an additional £300 for pensioners on top of the annual Winter Fuel Payment – this won’t come close to covering increases of this size.

We launched this annual appeal expressly to help people living in fuel poverty to stay warm and healthy during the coldest weather.

Last winter, we made 1,319 grants, totalling £216,830, helping 1,751 individuals stay warm – the most awarded in any one year.



A third of recipients hadn’t received a grant from the Winter Warmth Appeal before. A fifth of the beneficiaries were in the oldest age group, 80 plus, and the oldest was 102. It is no exaggeration to say that these payments save lives.

According to the Office for National Statistics, the effects of cold weather cause an average of 300 excess deaths in Cumbria each year. In the most severe winters, this figure has risen to 500.

These are people who needn’t have died but did. Cumbria’s fatality rate is higher than the UK average.



Likewise, Cumbria has nearly 31,000 households defined as being in fuel poverty, where spending enough to heat their home would take them below the poverty line.

Remember, this is an historic figure (Department for Business, Energy and Industrial Strategy, 2018) pre-dating the latest energy price spike. Our county faces greater challenges because we have a super-ageing population with a higher-than-average proportion of older households. Statistically, older people are more likely to live in poorly insulated, cold homes and they are more likely to have respiratory or circulatory conditions that make their bodies less efficient at retaining heat.

Often, their circumstances are compounded by social isolation. To keep warm, most of us simply turn up the heating.

But for many pensioners this isn't an option. They can't afford to do it. And this winter there will be more of them than ever in that position.

The generosity of our donors and fundraisers makes a real difference to these people. Their help is needed now more than ever.



“Over the last six months, we have seen the number of enquiries rocket. “Older people are petrified and are making drastic sacrifices for fear of being unable to stay safe and well in their own homes.

“This year, more than any previous years, the Winter Warmth grant is crucial for older people to be able to afford to turn on the heating.

“Bluntly put, it could be the difference between life and death for many of our most vulnerable clients.”

Hannah Kitching, Age UK South Lakeland



“The Winter Warmth Appeal makes all the difference.

“Many of our clients have really high energy bills and the worry this causes affects their mental health as well as their physical health.

“Clients tell us that these grants are an absolute life saver – the difference between eating and heating and not having to go to bed early just to keep warm.”

Marie Connor, Age UK Barrow & District



NOBODY SHOULD HAVE TO CHOOSE BETWEEN HEATING & EATING

The cost-of-living crisis means that the challenges facing the vulnerable elderly will be greater still this winter. They need your help more than ever before.

Please, support the Winter Warmth Appeal by:

- Becoming a match-funding champion
- Fundraising
- Donating

www.cumbriafoundation.org/winter-warmth-fund/give-to-the-winter-warmth-fund/

“Older people are among a range of people who are particularly vulnerable in winter. It’s not so much that people freeze to death. It’s that they become more susceptible to lung infections, or pneumonia, or heart attacks. You are more likely to suffer a severe heart attack in winter. Flu circulates every year and there is the same risk of seasonal flu that there always is. But flu does kill people every year and the flu jab is still the best defence we’ve got and I would encourage people to get one.



“You can keep warm by drinking hot drinks and getting up and moving around on a regular basis. And people should look out for their vulnerable neighbours. Definitely go and check how they are during the cold spells.”

Colin Cox
Director of public health at Cumbria County Council



FUND'S HELP FOR VETERAN TOM, 102

102-year-old veteran, Thomas Hodgson, from West Cumbria received a grant and support from Copeland Age & Advice Service (CAAS).

He said: “The extra funding is very helpful and CAAS support me to remain safe and independent.”

We are one of 47 community foundations across the UK, and over 1,700 similar foundations around the world. We work with fundholders to provide a permanent, flexible and growing source of local charitable funding that will directly address the needs of Cumbria's most vulnerable.

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