



Fund Report 2022-23

in partnership with



CUMBRIA
COMMUNITY FOUNDATION



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World events in 2022 triggered an unprecedented cost of living crisis that posed a significant risk to public health in Cumbria. As energy prices surged, the crisis made everyday purchases much more expensive and many older people living on low incomes were finding it impossible to cope.

Cumbria's Director of Public Health, Colin Cox was particularly worried: *"The cost of living crisis has overtaken Covid-19 as the major public health threat over the coming months. Difficulty in heating houses leads directly to increased lung and heart health problems and contributes to the higher rate of hospitalisations and deaths that we see over the Winter."*

Age UK nationally predicted that three in ten older households in England would be living in fuel poverty by the Winter. In Cumbria, the situation was feared to be worse, as even before the crisis, the county was characterised as having higher than national average rates of fuel poverty. Many houses, particularly of solid wall construction, are harder to heat. Added to this the rural nature of large parts of the county and the reliance on oil to heat homes, and a recognition that government measures would not go far enough.

An average of 300 older people die in Cumbria each year due to the effects of the cold weather, a fatality rate higher than most other areas of the UK. The soaring cost of living crisis meant that the forthcoming winter posed a serious threat to the elderly people of Cumbria who were already struggling to afford heat their homes.

In response, Cumbria Community Foundation launched its annual Winter Warmth Appeal with an ambitious target of raising £500,000, to help vulnerable, elderly people in Cumbria keep warm through the coldest weather.

The Foundation worked as part of the Cumbria Cost of Living Crisis Response Co-ordination Group, whose role was to oversee the multi-

agency response to, the cost-of-living crisis over the winter of 2022/23. Public Health Poverty Restart and Recovery Funding was used to support a range of anti-poverty measures and initiatives to help people stay warm, including our Winter Warmth Appeal.

We have been humbled by the extraordinary kindness of our supporters. Despite every household and business being impacted by the crisis, those who have been able to have donated generously. Incredibly, we raised £661,908, allowing our delivery partners to make 2,413 grants, benefiting 3,223 people, more than in any year since the appeal started in 2010.

Huge thanks to 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, alert them to benefits they can claim and connect them to schemes to improve the energy efficiency of their homes. The service they provide is invaluable.

Heartfelt thanks also to our magnificent supporters: our Match Fund champions, funders, corporate donors, community fundraisers and individual donors (many donating their Winter Fuel Payment from the Government as a way of helping those in greatest need). Your generosity and support are hugely appreciated. We literally could not do this work without you.



Jenny Benson
Director of Programmes & Partnerships
Cumbria Community Foundation





£661,908
raised



£187,500
raised by
our Match Fund
champions

5 delivery
partners



82% of
households
received
grants of
£200

£578,930
awarded
in grants



7 in 10
people
live alone



Average
age
72



3,223
people
benefited



Oldest
beneficiary
aged
104



1 in 5
beneficiaries
hadn't received
a grant the
previous year

Total number of grants
awarded: **2,413**

30% of people
were in receipt
of pension credit



133
households
incurred
additional
energy costs
as they depend on medical
equipment

MARY MORSBY

Mary Morsby is 69 and lives on her own in her home on Walney Island in Barrow-in-Furness.

She says the Winter Warmth grant has been a 'Godsend.'

Mary is diabetic and has been diagnosed with COPD, Chronic Obstructive Pulmonary Disease, which is aggravated by the cold.

"If I can't keep the house warm, or warmish, then I get bad coughing fits and my chest gets tight," she says.

"Sometimes when I get up in the morning, I feel like I have run a marathon and I have only walked to the bathroom. It is much harder when it is cold."

"I have pre-payment meters for gas and electric and if I don't keep topping it up it cuts out. You have an emergency allowance of £5, but once you run over that it will just cut out. I have come close. I have an electric fire, but don't use it because it is too expensive.

Mary said her Winter Warmth grant made a huge difference last winter.

"It helped me to put money on the gas and electric and get warmer, but I still don't burn it night and day. When it was really, really cold it was nice, and nice not to be shivering.

"I was also able to get a few bits of shopping and things I needed. I had cut back on food, and things like washing powder and toiletries, I had to make them spin out."

The cost-of-living crisis makes it even more difficult to afford all the essentials, especially in winter, she says.

"Every part of the day the meter shows you what you are spending and I would think bloody hell that's another £5, especially if you look and it's only been half the day.

"It's expensive to cook. I made sandwiches but I like to have one good meal. Every time you shop stuff has gone up. It's not like I drive and can go to different shops. It's hard work trying to juggle stuff in the winter. You have got to eat and keep warm.

"The grant was like a godsend really. It was a relief. I could finally say I will have a warm-up instead of going to bed cold.

"I am very grateful to the people who donate, they don't know how much of a difference it makes. It's a life saver. It's hard, the thought of facing winter."



DELIVERED IN PARTNERSHIP

We work with our delivery partners, the four Age UK organisations across Cumbria and Copeland Age & Advice Service (CAAS), to ensure that our winter warmth grants benefit the maximum number of vulnerable older people.

GRANT APPLICATION AND ASSESSMENT PROCESS

Grants are awarded to people aged 60 and over who live in Cumbria and struggle to maintain a basic acceptable standard of living during the winter due to the cost of heating their home and the restrictions of cold weather.

Priority is given to people who:

- have a chronic underlying health condition, particularly respiratory or coronary,
- are over 80 and/or isolated,
- live in a 'hard to heat' home e.g., solid walled property, or a property with poor insulation,
- depend on heating oil, solid fuel, or do not have central heating,
- use electrical medical equipment e.g., home dialysis machines, oxygen concentrators and artificial ventilators.

Age UK and CAAS carry out a light-touch assessment to determine an applicant's grant eligibility. Depending on the household's circumstances, they will award a grant of either £200 or £300. (Note: grant values were increased from the 2021/22 levels of £150 and £250 in response to the cost of living crisis).

Factors taken into account when determining the grant award, include income, the type of property and how expensive it is to heat, the health of the applicant and other members of their household, their age and caring responsibilities.

All delivery partners can make home visits if they don't know the applicant or have concerns that they might be particularly vulnerable.

Each year we review the application process with our delivery partners, ensuring that we understand what is working well, capture and share lessons learnt and identify areas that can be improved.

ADDED VALUE

One of the great benefits of working with Age UK and CAAS is that they develop a personal relationship with grant applicants and provide a holistic support service. Free benefits checks are offered, and help given with making benefit claims. People are also connected to befriending services if lonely, and encouraged to attend community hubs, join local groups and take part in activities to improve wellbeing.

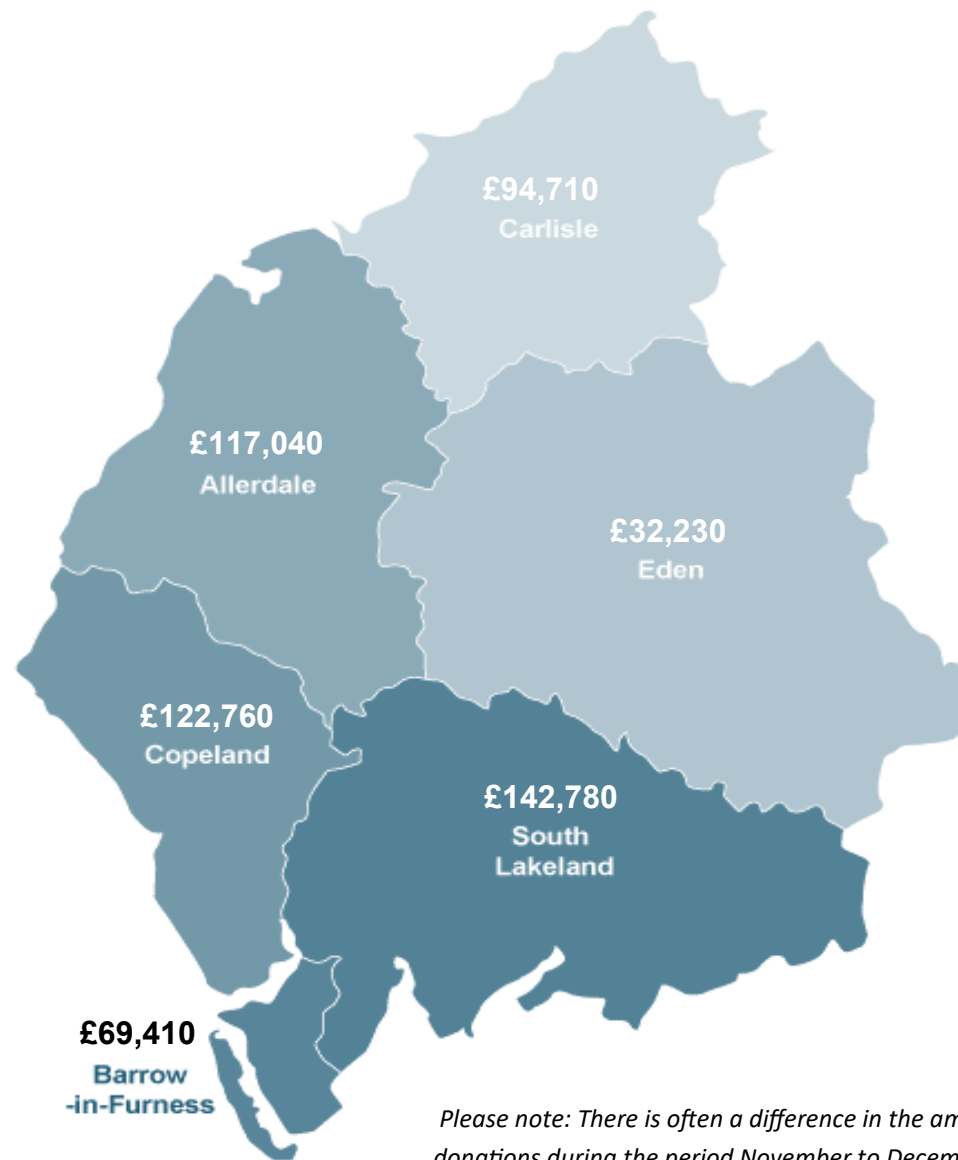
The Age UK's also offer applicants free home energy checks through the E.ON funded Warm Homes scheme. This includes reviewing energy providers, giving energy saving advice and providing free equipment e.g. LED light bulbs. Advice is free, impartial and confidential and also means that Age UK can refer people to additional services and support.

Albert, 91, lives alone and has various illnesses. He called Age UK West Cumbria to apply for a grant as he was struggling with his energy bills.

During the call, Age UK West Cumbria discovered Albert was entitled to make an application for Attendance Allowance.

Albert now receives the full rate of £101.75 a week, which contributes to his care needs and helps him live a more comfortable life.

The map shows the value of grants distributed throughout the county:



| Delivery Partner | Value of Grants | No. of Grants | People Supported |
|-------------------------------|-----------------|---------------|------------------|
| Age UK Barrow | £69,410 | 300 | 356 |
| Age UK Carlisle & Eden | £126,940 | 562 | 697 |
| Age UK South Lakeland | £142,780 | 603 | 864 |
| Age UK West Cumbria | £117,040 | 475 | 614 |
| Copeland Age & Advice Service | £122,760 | 473 | 692 |
| Total | £578,930 | 2,413 | 3,223 |

* partners received an administration fee of £10 per application



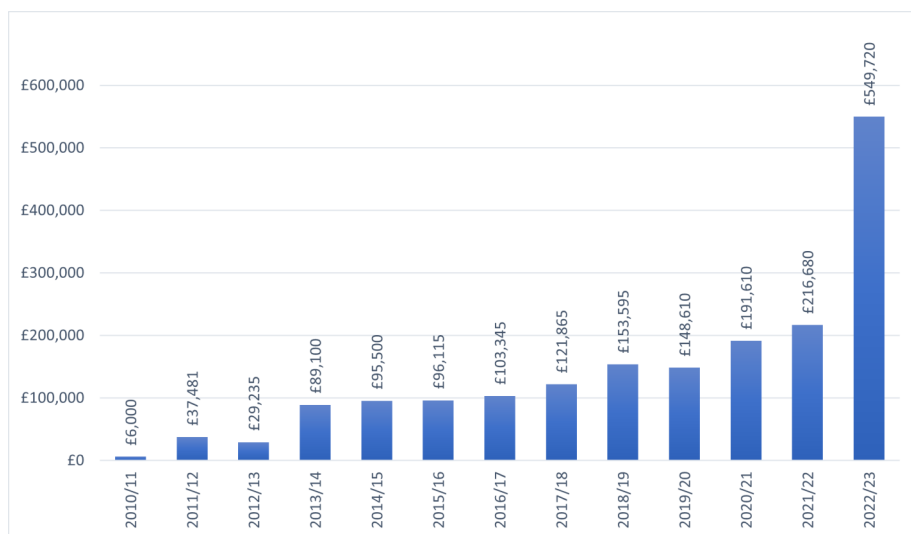
Please note: There is often a difference in the amount raised and the amount distributed each year. As we receive the majority of our donations during the period November to December, our policy is to carry over a minimum of £80,000 from the prior year to allow our delivery partners to begin awarding grants from early October.

DELIVERING GREATER IMPACT

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

In 2022/23, our partners awarded grants totalling £549,720, an increase of 153.7% on the previous year (£216,680).

Value of grants awarded:



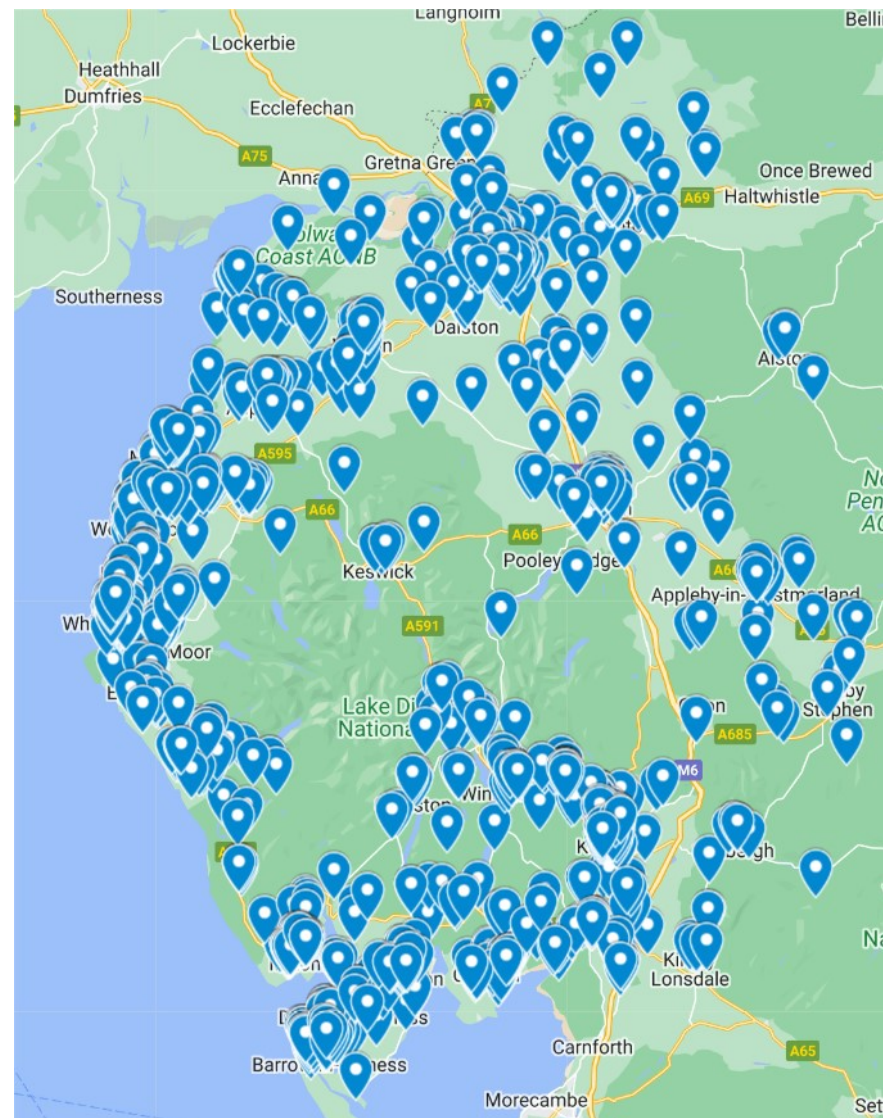
The number of individual grants increased by 83% compared with the previous year. In total, 2,413 grants were awarded benefiting 3,213 people, more than in any year since the appeal started.

A fifth of recipients hadn't received a winter warmth grant before.

82% of households received a grant of £200. Of the households that received a £300 grant (437), 64% were single person households and a third were aged 80 and over.

DISTRIBUTION

This map shows the spread of grants across the county, from as far north as Roadhead to Brough in the east, Barrow in the south and St Bee's in the west:



PUBLICITY

Our landscape can be as bleak as it is beautiful and, on average, in a bad winter an extra 300 people in Cumbria will lose their lives to the effects of the plummeting temperatures. We know for every one degree drop in temperature, the mortality rate increases, even in relatively mild winters.

To launch the appeal, three hundred blankets were used to create this giant image of a vulnerable, elderly person trying to keep warm (right).

The 24ft long artwork beside Hadrian's Wall used 300 blankets – one for each life lost to the cold in a Cumbrian winter. Watch the video of it being created by Cumbrian artist Abby Kilfedder [here](#).

After use all the blankets were washed and donated to Age UK to be distributed to older people around Cumbria.

"We know that each of the blankets used in this artwork represents a life that will be lost because of the cold. They are someone's mum or dad, gran or grandad, brother or sister, husband or wife. All lives that could be saved," said Jenny Benson, Cumbria Community Foundation

The grants are also promoted widely throughout the county and featured in Cumbria County Council's 'Winter Ready' leaflet, which is distributed to every household.



CAROLYN SINGLETON

Carolyn Singleton, 79, lives in Newtown, Carlisle. She says the grant was crucial for her last winter.

She lives in a rented terraced house and says: "This is a nice warm house, and I am very grateful because I need to be warm."

"Three years ago, I had part of my lung removed because of cancer. I do feel the cold."

"For a while after the death of my partner I didn't have anywhere to live, so I am very grateful that I have got this house."

"I live on my pension and some benefits. If I didn't have the grant, I wouldn't be able to turn the heating on. I really do need it."



"It meant I was able to turn the heating on last winter – one hour in the morning and two hours in the evening."

"I put jumpers on. I can't afford to put the heating on all day. I have to be careful, and I am always looking at the thermostat."

"I look for savings when I am food shopping. The cost of things plays on my mind."

"I don't like being on benefits, which I include the Winter Warmth grant in, but I really do need it."

"The grant takes the weight off your mind, knowing that someone's helping. They can't see it but yes, you are helping."

"I'd just like to say thank you very, very much to anyone who does donate to the Winter Warmth Appeal. I am very, very grateful."

By working with our partners at Age UK and
Copeland Age & Advice Service,
they helped secure

£475,786

of unclaimed and backdated benefits for clients
who received a grant from this years
Winter Warmth Fund.

RAISING VITAL FUNDS

Winter 2022-23 was record-breaking year for the appeal and given the unprecedented cost of living crisis an extraordinary achievement. Thanks to the generosity of our supporters an incredible £661,908 was raised through the appeal.

The Winter Warmth Appeal received almost 1,200 separate donations.

38% of the value of donations came from individuals (£253,036). The most popular way to donate was via our online fundraising page. 45% of donations (539) were made this way, followed by cheque through the post at 28% (334). This is reflective of a mainly older population of donors. 18% of donations were made over the telephone (219), with staff accepting donations Monday-Friday between the hours of 9am-5pm.

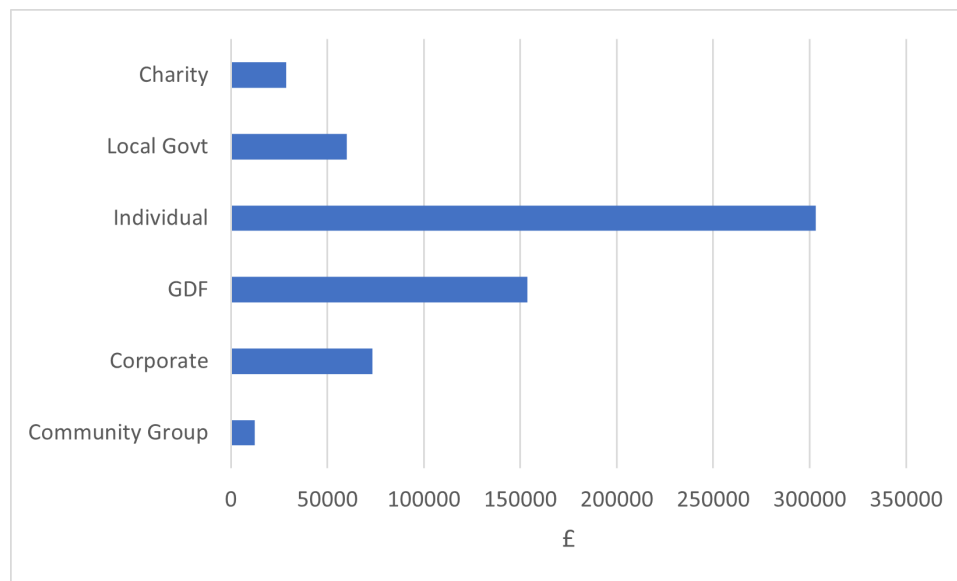
Over 28% of the appeal total was provided by our match funding champions.

Many individuals, community groups and local businesses chose to fundraise for the appeal, helping to raise awareness of the needs of vulnerable, elderly people in Cumbria.

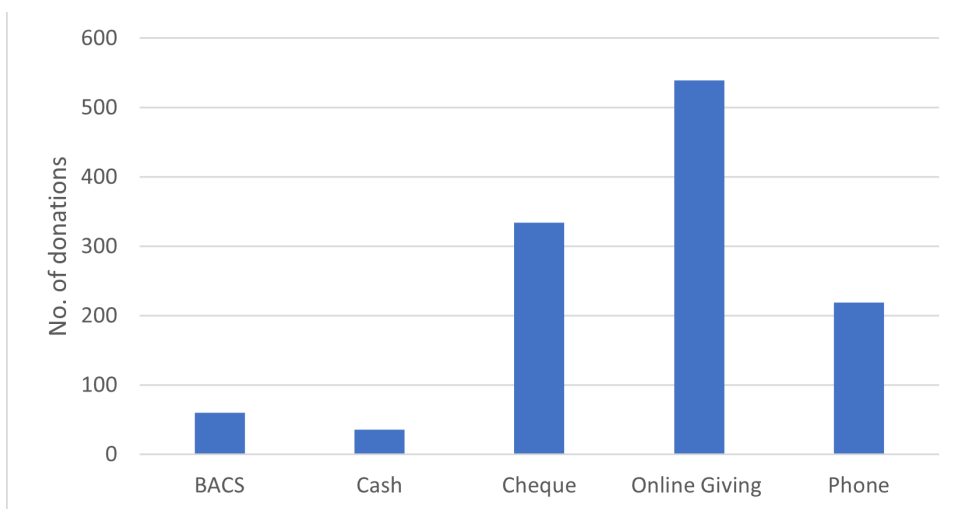
Successful funding applications to the three Geological Disposal Facility (GDF) Community Partnerships in West Cumbria resulted in additional funding for the eligible areas of Allerdale (£48,951), Mid Copeland (£54,980) and South Copeland (£49,812), for which we are most grateful.



Donor type:



Donation method:



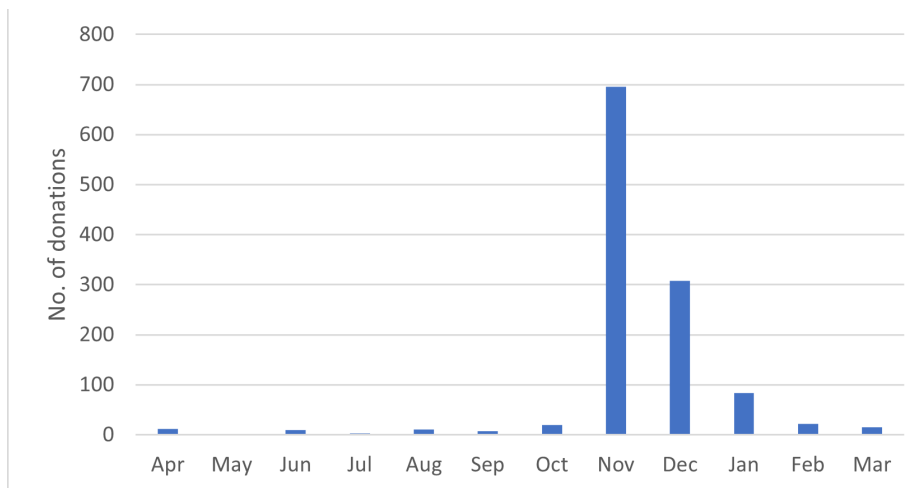
MAKING DOUBLE THE DIFFERENCE

Our Winter Warmth Match Funding Challenge offers supporters the opportunity to double their donations with match funding provided by our Match Fund champions.

In 2022/23 our Match Fund champions pledged a funding pot of £187,500 to encourage people to donate to the appeal. Then over the four weeks of the challenge, from 7th November to 9th December 2022, all donations to the appeal were matched £1 for £1 until the match funding was drawn down.

As in previous years, the prospect of doubling donation's proved a huge incentive and an amazing 804 donations were received, raising £210,630 during the four week challenge period.

Donations by month:



Given the cost of living crisis, we were delighted to see new donors give, fundraisers take on new challenges and longstanding supporters give even more generously.

OUR MATCH FUND CHAMPIONS

A massive thank you to our match fund champions who have so generously supported our Winter Warmth Match Funding Challenge : John Laing Charitable Trust, WCF Ltd, Cumbria County Council (Public Health), Sellafield Ltd, Nuclear Waste Services, The Hadfield Trust, Brian and Ann Clark Fund, Harvey Family Fund, Johnson Fund, The Roselands Trust, Rural Getaways Ltd and a private donor.

John laing
charitable trust



Cumbria
County Council

The
Hadfield
Trust

Nuclear Waste
Services

Rural Getaways

Sellafield Ltd

MAKING DOUBLE THE DIFFERENCE

£187,500

match funding pot

+

£210,630

donations received during
4 week challenge

=

£398,130

raised during the
match challenge



"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." **Jo Ritzema, Managing Director, WCF Ltd.**



"The John Laing Charitable Trust is delighted to be able to match funds for the Cumbria Community Foundation's Winter Warmth Appeal again this year. This support will provide some relief during the winter months to vulnerable people in the community, including many struggling to cope with increased fuel prices."

Helen Parker, Trust Director, John Laing Charitable Trust



"The Hadfield Trust have a clearly defined set of priorities for funding, by which all applications are judged. Two of these: social needs and help for older people, are both squarely within the aims of the Winter Warmth Appeal. Our Trust has the added confidence in the ability of the Cumbria Community Foundation and their focused network to be able to apply the funds directly to where they are required and so relieve some of the worst effects of a cold Cumbrian winter on the elderly and the needy."

Andrew Forsyth, Trustee



"The cost-of-living crisis has overtaken Covid-19 as the major public health threat over the coming months. I very much welcome the Winter Warmth Appeal as something that could really help Cumbria's most vulnerable people in what looks set to be the hardest winter for many years." **Colin Cox, Director of Public Health, Cumbria County Council**



"My family have been privileged to be able to build up a family business in Cumbria over the last 20 years. I am proud that I have achieved this from a relatively deprived tough background where we often had to choose between food or heating. That feeling never leaves you and so I am delighted to know that this donation has encouraged others to give and together we can make people happy and warm."

David Khan, Director, Rural Getaways Ltd



"The Roselands Trust have been pleased to support The Winter Warmth Appeal since its inception in 2010. It is a proven way to actively help enrich the lives of so many elderly and vulnerable people in our region which is the main objective of our charity." **Kenneth Johnson, Trustee**

MAKING A DIFFERENCE TOGETHER

We are grateful to everyone who donates into the Winter Warmth Appeal. Every penny really does make a difference.

Independent cinema, **The Alhambra, in Keswick**, opened on Christmas Day to provide warmth and company while fundraising for the Winter Warmth Appeal.

The family-run cinema, which opened in 1914, is the sixth oldest, continuously-running cinema in the UK. Co-owner Jonathan Moore said Keswick had a 'slightly elderly population.'

As well as offering warmth, the business donated its share of ticket sales and sales of sweets to the appeal, raising almost £500.

Judith Egan, with the support of the community of Mungrisdale, has raised over £6,000 with thanks to some festive fundraising.



From generous winter fuel allowance donations to the purchasing of Christmas cakes, mince pies, mincemeat, and attending wreath making classes, this was the fifth year Judith has supported the winter initiative.

"I also held wreath making classes. These were really enjoyable days where the participants loved being out making something and having a good chat. They were provided with

all the materials for the wreath making and a light lunch, and refreshments.

"I feel my local Winter Warmth fundraising just gets better, the support from the local community is just wonderful. This is a nationwide problem, but Cumbria Community Foundation has excelled at promoting the Winter Warmth Appeal in our county."

1st Wetheral Brownies have been raising money for our Winter Warmth Appeal since 2013 and have raised over £7,000 in total.

The girls did their first 'Big Sleep' fundraiser in a tent in a garden in the winter of 2013, while the second was in the auspicious surroundings of Wetheral Priory. In 2016, they attended the Big Sleep on the shore of Windermere. Since then, they have slept out at Talkin Tarn, in a barn at Wyeknot Farm and had Harry Potter-themed sleepover in Naworth Castle. In January 2023, they slept in the 14th Century Pele Tower of Hutton-in-the-Forest.



In December, **Partnering in Property Management (PPM) Ltd** completed '20 Days of Giving' to celebrate its 20th anniversary, by both volunteering time and monetary donations to charities and organisations that benefit the local communities and environment it works within. Beth Nicholls, Communications & Development Manager, said: "The PPM team have been involved in putting forward causes close to their hearts. The Winter Warmth Appeal is such a fantastic cause we are delighted to support and have done for a few years, including taking part in the Big Sleep events. Through our work we see the effects of fuel poverty and so it is something close to our hearts that we are very keen to help tackle."

Baines Wilson LLP organised another fantastic Kitchen Rivals dining challenge after a two year absence due to the Covid-19 pandemic

The Baines Wilson team went head to head with Barclays UK to raise money for our Winter Warmth Appeal, Carlisle Eden Mind and Cumbria's children's hospice, Jigsaw.



The two teams created a three-course meal for 90 guests at the Lodore Falls Hotel and Spa in Borrowdale - who paid what they feel the meal was worth - and raised

£13,600 for the Cumbrian Charities. The event has raised £77,000 since it was started in 2016.

Over a quarter of donations were received from businesses, below are some quotes from local companies.

Lorna Graham, Deputy General Manager, **Ecological Building Systems** said: *"Ecological Building Systems are proud to again support Cumbria Community Foundation's Winter Warmth Appeal. As a small local business, supplying sustainable building products for low energy new build and retrofit projects, we're passionate about supporting the local community to stay warm and safe this winter."*

Ian Hall, Director, **Hermia Community Energy CIC**: *"Hermia Community Energy CIC is again proud to support Cumbria Community Foundation's Winter Warmth Appeal. One of our core aims is to use the proceeds of clean energy generation to support the reduction and alleviation of fuel poverty, and CCF's excellent work across Cumbria is all the more important in these difficult times. Keep up the good work!"*

The Rotary Club of Carlisle raised over £800 from the Wishing Well in The Lanes shopping centre, Carlisle (right).

Westmorland Family, the company that operates Tebay Services on the M6 in Cumbria and Rheged, near Penrith, raised over £5,000 thanks to their customers generosity who donated the money into their collection boxes in Cumbria.



Hotel and hospitality supplies company, **Out of Eden** in Penrith, raised funds for the Winter Warmth appeal by wearing Christmas jumpers and a bring and share lunch (below).



ANDREW PURVIS

Andrew Purvis, 72, lives near Aspatria.

"If I didn't get the Winter Warmth grant it would be a lot tighter from a money point of view. I only get a pension. I need a car because the nearest shops are 11 miles away," said Andrew.

"I bought a wood burner and I use that to heat one room. I have storage heaters in the other rooms.

"I watch the electricity all the time and I think before I do anything like if I'm going to cook something. I worry about using electricity. The price of it is scary.

"You can't get away from it – you are forever thinking, can I do that? Should I put the heating on? Should I turn it right down? I'm careful about baths and showers, because of the cost of heating the water.

"Food has all gone up as well. You have to balance one against the other – heat and food. I usually go round and buy food if it's on offer or going out of date. You can't live otherwise.

"When it's cold you have to wrap up in blankets. The wood burner has made things a bit better, I can go out and source some wood.

"I have got to budget very carefully. I like to go to the car boot just to keep my spirits up. I do jigsaws and you can get them cheap on the car boot.

"The Winter Warmth grant made a big difference. I got my electric bill not long afterwards and it eased the situation, so I wasn't panicking. I was able to have the heating on more, it was a relief.

"I am grateful to the people who donate to the Winter Warmth appeal. They are helping the needy, and there are many people who are worse off than me.

"I can't put it into words what sort of help it is. When you get it and you add the money and you are trying to balance things – it's a blessing."



WHY YOUR SUPPORT MATTERS

Other beneficiary feedback:

- ◇ *"I have struggled with my bills since my husband passed away. This has been a life saver for me and I am very grateful."* Alice
- ◇ *"My health throughout the winter is poor, due to my arthritis and COPD, but having this grant helps me keep warm and keeps my illness at bay."* Ken
- ◇ *"Helping me with my heating cost helped me to buy more food, it was one or the other before Age UK helped me."* Terence
- ◇ *"Without this I would not have had my heating on over the winter, my health would have deteriorated."* Valerie

WHY WE NEED YOUR CONTINUED SUPPORT

Sadly, the cost-of-living crisis continues to impact the vulnerable elderly in Cumbria who only have low incomes. Our delivery partners Age UK and CAAS fear that next winter will be at least as challenging.

Households are still paying at least double what they used to pay before the energy crisis hit and additional government support measures have ended. This combined with the increased cost of food and other essential items means that for many people, life is getting worse, not better.

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

The Cumbria Joint Strategic Assessment identifies our Winter Warmth Appeal as 'being more important than ever' for older people. No one should have to choose between heating and eating.

As we look towards winter 2023, we know that the continued support of our donors will be vital.



PLEASE SUPPORT OUR WINTER WARMTH APPEAL BY:

- Becoming a Match Fund Champion
- Fundraising
- Donating

For more information on how to get involved please call 01900 825760 or visit:

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

CUMBRIA COMMUNITY FOUNDATION

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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