



Winter Warmth Appeal



In partnership with



Fund Report 2024-25



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"I need the fire on all the time when the winter comes. I am bed-ridden and I am here night and day. I haven't got central heating, just one little fire. I couldn't have put my fire on if I hadn't got that extra money."

Beneficiary



The Foundation is committed to understanding the impact of its work and to ensuring that learning is captured and used to inform future delivery. While the Winter Warmth Appeal is reviewed annually with partners and informed by beneficiary feedback, we felt that it was timely to undertake an independent evaluation of the programme.

PS Research was appointed to evaluate the Winter Warmth Appeal and subsequent grant making.

The evaluation findings confirm that our Winter Warmth Fund is very much needed. Vitally it has made a positive difference to older, vulnerable people living in Cumbria who struggle to maintain a basic standard of living. *“I cried when I found out I was eligible. It stopped me worrying about how I am going to manage,”* said a beneficiary.

It highlights that the fund delivers more than just a financial award, as the help and advice provided by our delivery partners means that the impact can be long-lasting. For example, last winter alone beneficiaries were helped to claim an incredible £661,743 in backdated or unclaimed benefits. This is crucial, as claiming means-tested benefits and entitlements can significantly ease living costs and provide longer term financial security.

Importantly, the Foundation and our delivery partners were identified as being professional and trusted organisations. *“A much-needed service and I have every confidence in the integrity and purpose of Cumbria Community Foundation,”* said a donor.

The evaluation also identified opportunities for us to reach even more people in the future and to improve the consistency of grant making between delivery partners. We’re currently reviewing the recommendations with a view to implementing the learning over the coming winter months.

Sadly, fuel poverty remains a persistent and deeply concerning issue across the UK, particularly affecting older people living on low incomes. Despite various government schemes aimed at alleviating the burden of rising energy costs, many older people continue to struggle to heat their homes adequately, with serious implications for their physical and mental health.

In 2024, our delivery partners (Age UK and Copeland Age & Advice Service) awarded 1,277 household winter warmth grants. These grant awards, totalling £271,605, benefitted 1,570 vulnerable older people across the county; the oldest being 100 years old.

We also awarded a grant of £11,268 to Futureproof Cumbria to support a professional energy saving and draughtproofing service for over-60s, delivered over a two-year period.

To each and every donor, Match Fund Champion, funder, community fundraiser and corporate donor, your generosity and support is hugely appreciated. We would not be able to help so many people without you.

Please read on to find out more about the difference that the Winter Warmth Appeal has made to vulnerable older people throughout Cumbria.



Jenny Benson,
Director of Programmes & Partnerships





£486,260
raised



£225,000

raised by
our Match Fund
Champions



Average **74**
age



94% of
households
received
grants of
£200

£271,605
awarded
in grants



4 delivery
partners



1 in 2

beneficiaries
hadn't received
a grant the
previous year



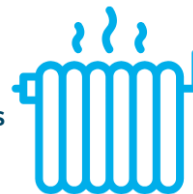
1,570
people
benefited



Oldest
beneficiary
aged
100

40%

of households
are hard to
heat and 74
households are not on
mains gas



66

households
incurred
additional
energy costs
as they depend on medical
equipment

Total number of grants
awarded: **1,227**

46%
of people were
in receipt of
pension credit



3 in 4
people
live alone



**ROBERT ***

- Aged 84
- Lives in Penrith
- Lives alone
- Receives pension credit
- Received £200 grant
- Has previously received a Winter Warmth grant
- Energy costs: Grant covers around two months of energy bills.

Robert first found out about the Winter Warmth grant through Age UK and has also benefitted from other support that they offer.

He described the grant application process as straightforward, with the funds arriving quickly. *“I found out about it from Age UK. They have done a lot for me.” he said*

Despite receiving the grant, Robert remained cautious about his energy use, worried about falling into debt. He explained: *“I don’t always put my heating on. I just fill a hot water bottle and sit with a blanket. These are big flats, and they take a lot to warm up.”*

His daughter encourages him to use the heating, but he continues to be mindful of costs.

The grant also allowed Robert to improve his diet: *“It’s been an absolute godsend. I’ve been able to buy a bit of extra food, and different food. It means I might treat myself to some fish or a chop instead of just beans and egg on toast.”*

**name has been changed*



“It [the grant] just makes you feel less frightened to put your heating on instead of putting on three dressing gowns. I can put it on more often. I don't like to have it on for a long time because it gives me a headache. And I have got emphysema and having the heating on with the dry air doesn't help my breathing. So, I like to heat the house through a few times a day rather than have it on all the time. I was more able to have hot meals.”

Beneficiary

“It [the grant] has helped me to pay my gas and electric bills. So, I'm alright there. I only have my gas fire on for so long and I turn it off altogether in March. Size of my bills goes right up over the winter. I was a bit less worried about putting my heating on. I was just happy to have that help with my heating.”

Beneficiary

DELIVERED IN PARTNERSHIP

In 2024, we worked with Age UK Barrow, Age UK North Cumbria (formerly Carlisle & Eden), Age UK South Lakeland, and Copeland Age & Advice Service (CAAS), to maximise the reach of our Winter Warmth grants to vulnerable older people across Cumbria. Following the closure of Age UK West Cumbria, Age UK North Cumbria extended support to residents in the former Allerdale area.

SUPPORTING THOSE MOST IN NEED

People aged 60 or over, who live in Cumbria and receive a State Pension/Pension Credit or who struggle to maintain a basic acceptable standard of living during the winter, are eligible to apply.

Priority was given to those who:

- were aged 80 and over
- have comorbidity or chronic underlying health conditions, particularly respiratory or coronary
- live in a hard-to-heat home e.g. solid walled property, or a property with poor insulation
- are dependent 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
- have savings of less than £10,000 if an owner-occupier
- have not previously received a grant

Applicants who had previously refused a free benefits check were excluded from applying. Importantly, each delivery partner took time to explain these changes to each applicant. While this took time, partners reported that it was incredibly worthwhile.

GRANT APPLICATION AND ASSESSMENT PROCESS

Grants were promoted through local networks, with delivery partners proactively identifying those in need. Support was offered throughout the application process.

A light-touch assessment determined eligibility, with grants of £200 or £300 awarded based on household income, health, age, and caring responsibilities. Home visits were available for applicants not previously known to the delivery partner or considered especially vulnerable.

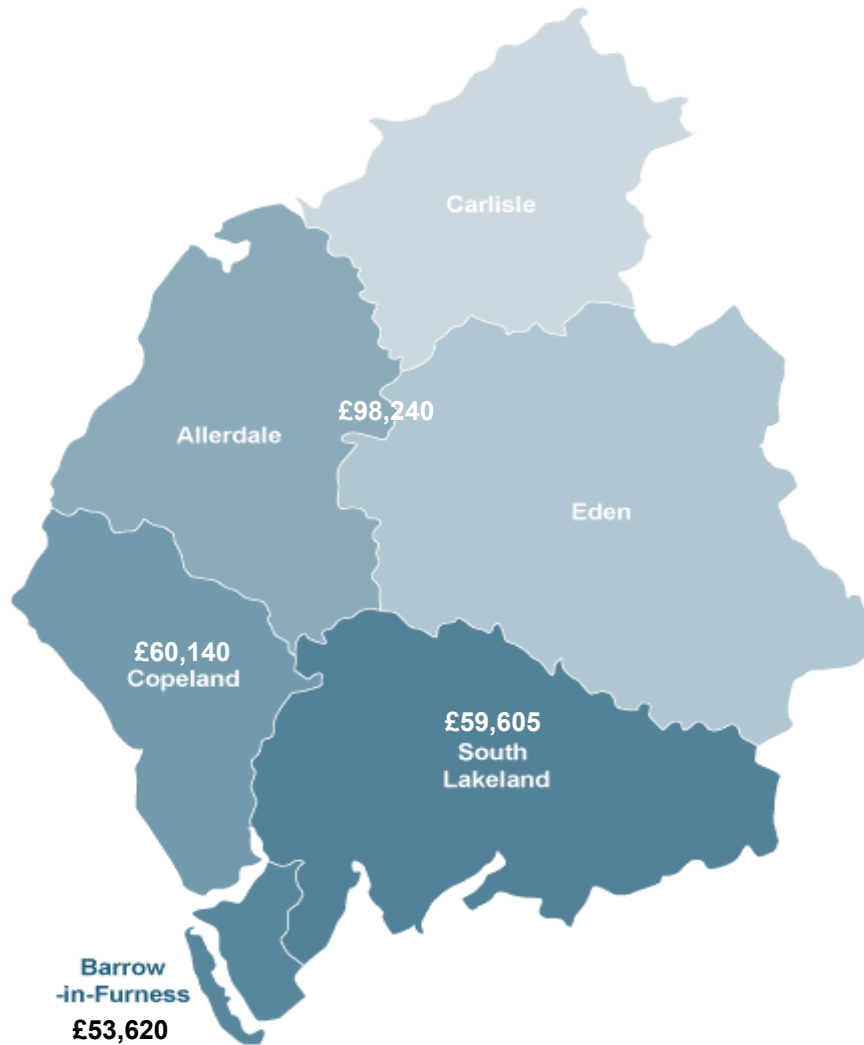
ADDITIONAL SUPPORT PROVIDED

Applicants not receiving Pension Credit were offered a free benefits check. If accepted, delivery partners helped review finances and support claims, often resulting in additional year-round financial support.

For the first time, applicants could register for SP Electricity North West's Extra Care service, ensuring priority support during power cuts. If they agreed, their details were then shared with ENWL

People were also helped to access other services, such as befriending schemes, community warm hubs, home energy advice, lunch clubs, and activities to improve health and wellbeing.

VALUE OF GRANTS DISTRIBUTED ACROSS CUMBRIA:



Delivery Partner	Value of Grants	No. of Grants	No. People Supported
Age UK Barrow	£53,620	228	286
Age UK North Cumbria	£98,240	456	578
Age UK South Lakeland	£59,605	267	347
Copeland Age and Advice Service	£60,140	276	359
Total	£271,605	1,227	1,570

Notes:

(1) Delivery partners received an admin fee of £15 per successful application, totalling £18,405.

(2) Fewer grants were awarded than in 2023/24, particularly in Allerdale due to the closure of Age UK West Cumbria. Although Age UK North Cumbria expanded to cover the area, some residents were unaware services had resumed, resulting in lower uptake. Improved local promotion, especially in remote areas, has been identified as a priority for 2025/26.

(3) As most donations are received between November and December, a minimum of £80,000 is carried over annually to enable grant awards from October. This often results in a difference between funds raised and distributed each year.



DELIVERED IN PARTNERSHIP

This map shows the spread of grants across the county, from as far north as Penton to Brough in the east, Walney in the south and Rottington in the west:



WHO WE SUPPORTED

- The average age of people supported this year was 74 and the oldest person supported was 100 years old.
- Almost half (46%) of people were in receipt of Pension Credit (a means-tested benefit for people over State Pension age who have a low income), a decrease of 3% on the prior year.
- 3 in 4 people supported lived alone.
- 1 in 20 households incurred additional energy costs due to their dependency on electrical medical equipment.
- Just over half (52%) of beneficiaries hadn't receive a grant in the previous year.
- 40% of homes were classed as being hard to heat.

VALUE OF BENEFITS CLAIMED

By offering free benefit checks, our delivery partners at Age UK and Copeland Age & Advice Service helped applicants to the Winter Warmth Fund secure

£661,743

Of unclaimed and backdated benefits.

**NB: this is a 4% increase on the value of benefits claimed in the previous year.*

"They helped me to apply for attendance allowance and for allowance for my son's disabilities. We would have struggled to do that, but they came round and did it all with us."

Beneficiary

EVALUATION OF THE WINTER WARMTH FUND AND APPEAL

Cumbria Community Foundation is committed to understanding the impact of its work and using insights to shape future delivery. While the Winter Warmth Appeal is reviewed annually with partners and informed by beneficiary feedback, an independent evaluation was commissioned to provide deeper insight.

Following a competitive tender, PRS Research was appointed to evaluate the Appeal and Fund. The aim of the evaluation was to understand:

- what has been achieved in terms of outputs and outcomes
- the 'value' of Winter Warmth Fund in broad terms, from grants awarded to impact on beneficiaries
- The effectiveness of the delivery model - what is working well and what could be improved

METHODOLOGY

The evaluation used three core approaches: data analysis, surveys, and qualitative feedback. It drew on local population data and detailed records provided by the Foundation.

Two online surveys were conducted:

- one for individuals including beneficiaries and donors, which received 206 responses, and
- another for stakeholders such as delivery partners and community organisations, which received 24 responses.

Qualitative insights were gathered through:

- 61 interviews with beneficiaries
- Focus groups and workshops with the Foundation team
- 10 interviews with delivery partners, corporate donors, local authorities, and other stakeholders

This input helped build a comprehensive understanding of the Fund's impact and opportunities for improvement.

EVALUATION FINDINGS

- Fundraising has grown significantly over 15 years and outperforms similar schemes nationally. The match funding challenge has been particularly effective, though individual donations rely on a consistent donor base.
- The Winter Warmth Fund is needed and has a real positive impact on older people living in Cumbria. For some, it is the difference between heating or no heating at all.
- Delivery partners provide more than financial support, offering advice and guidance that can have lasting benefits.
- Cumbria Community Foundation and its partners are viewed as professional and trusted organisations.

RECOMMENDATIONS

- **Fundraising:** Increase awareness and attract new individual donors. Refine messaging to highlight broader impact and encourage promotion by external partners and stakeholders.
- **Grant Making:** Explore ways to improve consistency and efficiency across delivery partners. Review distribution methods to extend support to more people.

A copy of the full evaluation report will be available on our website: www.cumbriafoundation.org/winter-warmth-fund

The recommendations are currently being considered and agreed improvements will be implemented over 2025/26 to enhance effectiveness and impact.

UNDERSTANDING THE DIFFERENCE MADE

As part of the evaluation, 61 beneficiaries from across Cumbria took part in a telephone survey, having given prior consent.

- Beneficiaries heard about the Winter Warmth grants through word of mouth, local referrals, and previous support from Age UK or CAAS.
- Feedback on the application process was overwhelmingly positive, described as simple and supported by knowledgeable, helpful staff.
- Most beneficiaries said the grant enabled them to use their heating more during winter, typically covering 1–2 months of energy costs. Some were also able to afford more hot meals, better-quality food, and hot water.
- Many reported reduced anxiety about paying bills and shared heartfelt reflections on how the grant helped them stay warm and well during challenging times.

“It is very helpful, with all that you have to pay out. I could use my heating more with having that money towards it. I wouldn't have put my heating on as regular if I didn't get it. Or just sit with a hot water bottle. It takes a lot of worry off you too.”

Beneficiary

ADDITIONAL SUPPORT & LASTING IMPACT

A key strength of working with delivery partners such as Age UK and CAAS is the holistic, person-centred support offered alongside the Winter Warmth Fund.

Teams build trusted relationships with applicants, providing tailored support beyond the grant itself. This includes free benefits checks, help with claims, and referrals to befriending services for those experiencing loneliness. Beneficiaries are also encouraged to engage with local hubs, social groups, and wellbeing activities—reducing isolation and improving quality of life.

Survey feedback described this additional support as life-changing. Several beneficiaries reported receiving financial help they hadn't known they were entitled to, thanks to benefits advice. For many, the support extended beyond immediate relief, offering longer-term stability and renewed confidence.

“This support has been brilliant for me, I'm getting older and things get harder. It is very, very helpful. The staff at Age UK are very helpful and there is no judgement from them at all. Thank you all for making this possible.”

Beneficiary

“Age UK have been so helpful, they have put me forward for the Independent Living Allowance and something else. They have just done all the forms for me. I wouldn't be able to fill the forms in. The staff understand them, but I don't.”

Beneficiary

BENEFICIARIES SHARE POSITIVE IMPACT

“I don't worry as much about my bills when I know I am getting [the grant] and I know I can put the heating on for an extra hour. I like to cook proper food, like stews, using cheaper meat. They can last me a few days, but you have to cook them for a few hours and I wouldn't do that if I didn't have the money to help me.”

“It meant that I was not sitting and worrying about how I was going to pay for things over winter. I am unwell and also had a stroke this year. I really was worrying about how I was going to afford things.”

“It's the difference between having your heating on or not. In winter it's cheaper to sit in the car to keep warm, or to drive in the car to a shop to get warm up and not buy anything than it is to put the heating on. I absolutely relied on this grant this winter as I missed out getting the government grant by £3.”

“If I didn't have it, I would have to go without my fire or something to eat. It helps me a real lot.”

“It helped quite a bit. I could keep the place a bit warmer. I am on blood thinners, so I need to keep warm. My body warmth drops quick.”

“It makes a lot of difference. Before, I would have had to turn my heating off and sit with a coat on and something over my legs. And it changes what I buy for food. I was finding that rather than standing out there [in the cold kitchen] to do potatoes and vegetables, I was getting the Wiltshire Farm Foods because they only take a couple of minutes in the microwave.”



9 in 10 beneficiaries agreed that the application process worked well*



Three-quarters (77%) agreed they received the money quickly



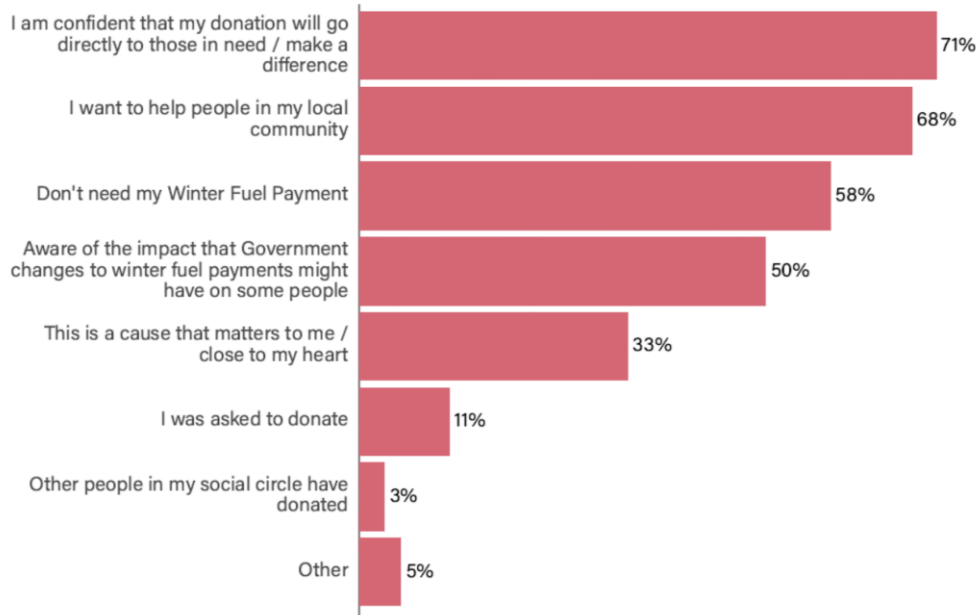
9 in 10 beneficiaries agreed that the staff were helpful and knowledgeable*

REASONS FOR DONATING

As part of a survey individual donors shared their reasons for donating to the Winter Warmth Appeal. We were encouraged to see that when people donate to this cause, they are confident that their money will go to those in need.

- 93% said that they feel like their donation is making a difference.
- 93% said that they feel that their donation is valued and appreciated.
- 90% said that they understand how their donation is used.

This table, from the evaluation, shows people’s reasons for donating:



DONORS SHARE WHY THEY SUPPORT WINTER WARMTH

"I support national charities so it's good to be able to make a donation to support those nearer home as well."

Individual Donor

"We had some funding and I looked round for local partners. Looking at what was going on locally, what were the issues. Energy prices were ramping up, we have a lot of older people in the area, a lot of older, energy inefficient housing, rural communities. The Fund ticked every box."

Local Authority Funder

"I was born and brought up in the Lake District, left in 1970 and want to help."

Individual Donor

"A much-needed service and I have every confidence in the integrity and purpose of Cumbria Community Foundation"

Individual Donor

**SUSAN ***

- Aged 80
- Lives in Barrow
- Lives alone
- Receives pension credit
- Received £200 grant
- Has previously received a Winter Warmth grant
- Energy costs: Grant covers around two months of energy bills.

Without the grant, Susan said she would have had no choice but to stay in bed all day to keep warm. She explained: *“If I hadn’t got the grant, I would have just gone to bed and stayed in bed all day. I have asthma and I’m diabetic, so I need to keep warm. My fingers go dead in the cold because I have a calcium deficiency.”*

Susan first heard about the grant from a friend at her local Knit and Natter group. She found the application process surprisingly easy and received the money within a couple of weeks. She said: *“I thought it would be difficult, but it was very easy.”*

In previous years, Age UK had carried out a benefits check for her, which revealed she was eligible for Pension Credit. *“I only get £12.12, but it means I don’t have to pay my council tax. I was so grateful.”*

She also received leaflets about energy saving and a home visit where she was given a heat blanket. **The grant, combined with wider support, had a significant impact on her physical and mental wellbeing.** She said: *“It takes the pressure off you—you’re not thinking to yourself, I’ll have to go to bed now, I can’t afford to put my heating on.”*

**name has been changed*



“I cried when I found out I was eligible. It stopped me worrying about how I am going to manage. It’s made such a difference to my life, not worrying as much about how I was going to spin my money out. I still wear lots of layers to keep warm. I still don’t go mad. I don’t have my heating on all the time; I wouldn’t heat every room.”

Beneficiary

“I don’t have the same anxiety about not being able to pay the bills and I don’t restrict too much how much I put my gas fire on. I have a disability, and I can go cold quickly. I used to have lots of old jumpers, and I would put one on top of the other [to keep warm]. On really bad days, I have gone to bed. You have to find ways to get warm or you get ill.”

Beneficiary

MAKING LASTING CHANGE

Futureproof Cumbria's Cold to Cosy Homes service offers free energy-saving advice and practical support to help vulnerable residents across Cumbria stay warm, reduce energy use, and save money. The service includes professional draughtproofing and energy-saving measures for fuel-poor households.

In 2024, Futureproof Cumbria received a £11,268 grant from the Winter Warmth Fund to deliver draughtproofing for over-60s over two years. The funding aims to support 40 households, benefiting around 60 residents.

Working in partnership with Winter Warmth Fund delivery partners, eligible clients were referred to the Cold to Cosy Homes team. Advice was provided by phone, with free home visits offered where needed to deliver tailored support.

To date, 20 installations have been completed. Not all homes required the full range of measures, allowing some funds to be carried forward. Installations included letterbox covers, brush and loft hatch excluders, window seals, and chimney draughtproofing.



These improvements are expected to have a lasting impact—making homes warmer and more comfortable, lowering energy bills, and improving health and wellbeing for older residents on fixed incomes. The work of Futureproof Cumbria demonstrates the value of combining financial support with practical, in-home interventions to tackle fuel poverty effectively.

Naomi Sanderson, Project Manager, said: *"So far, we've supported 20 households, helping them to feel warmer, safer, and more comfortable in their homes. The impact for each person is significant because many of the people we've supported live in homes that are especially vulnerable to heat loss, for example older properties with open flues that let in cold air. By helping them, we've not only made their homes feel noticeably warmer and improved their quality of life, but also contributed to longer-term cost savings, carbon reduction, and overall wellbeing."*

"As we move into year two, we're looking to build on this foundation, expand our reach, and continue working with partners to ensure even more people benefit from this vital service."

All Cumbrian residents can get a free energy advice call from Future Proof's local, independent advisers. Visit www.futureproofcumbria.org.uk/homes or call 01768 215 600.



WINTER WARMTH APPEAL 2024-25

Three iconic Cumbrian landmarks were wrapped in giant scarves to mark the launch of the 2024 Winter Warmth Appeal.

By raising awareness of the challenges faced by older people living in fuel poverty across the county, the campaign encouraged individuals, community fundraisers, companies, charitable trusts and foundations to donate.

To maximise the reach and impact of the appeal, a multifaceted publicity strategy was put in place. Press releases were distributed to local and countywide media outlets, highlighting the urgency of the cause and detailing how the funds would be used to support some of our most vulnerable residents.

Simultaneously, social media campaigns were launched, leveraging platforms like Facebook, LinkedIn, Twitter, and Instagram to spread the word rapidly. These campaigns include engaging content such as videos, infographics, and personal testimonials.

From November to December the Match Fund Challenge was also promoted.

Additionally, word of mouth played a crucial role, with partner agencies, community leaders and volunteers actively discussing the appeal within their networks, organising small fundraising events, and encouraging personal donations. These grassroots efforts ensured that the message reached a wide audience, and that it fostered a sense of community involvement and collective responsibility.



A 33-metre scarf was draped around Whitehaven Lighthouse (above), The Hoard in Ulverston (right), and the rotunda at Tullie in Carlisle (below).



MAKING DOUBLE THE DIFFERENCE

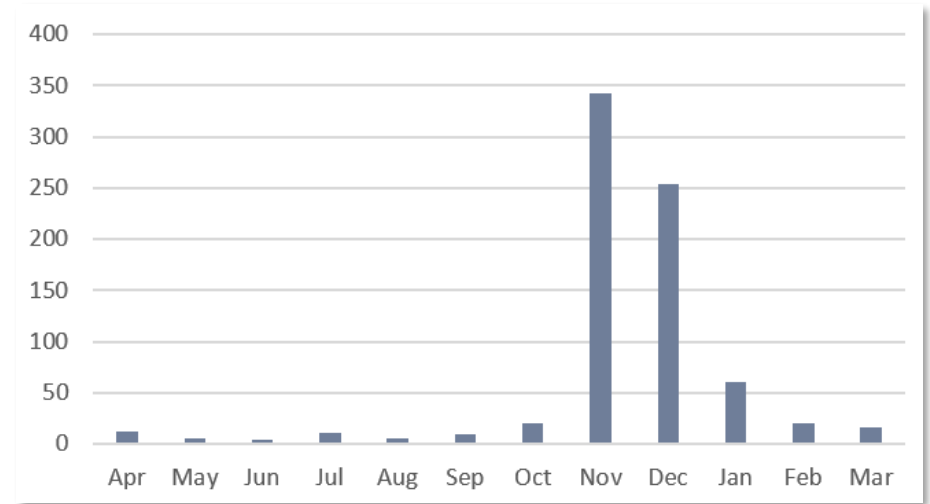
Our Winter Warmth Match Funding Challenge encourages people to donate to the appeal, by giving donors the opportunity of doubling the value of their donation. Match funding, pledged in advance by our Match Fund Champions, is drawn down throughout the challenge period.

In 2024/25, our Match Fund Champions pledged an incredible £225,000.

This was our largest match fund pot raised to date and included significant pledges from both Cumberland Council and Westmorland and Furness Council. From 6th November to 13th December 2024, donations to the appeal were matched £1 for £1.

As in previous years, the prospect of making double the difference proved to be a huge incentive and an amazing 508 donations were received, raising £450,000 during the challenge period.

NUMBER OF DONATIONS BY MONTH (2024 to 2025):



Thank you to our generous Match Fund Champions



Johnson Fund, Brian & Ann Clark Fund, Harvey Family Fund, and private donors.

RAISING VITAL FUNDS

Winter 2024-25 was another amazing year for the appeal. Thanks to the generosity of our supporters, a total of £486,260 was raised through the appeal.

The Winter Warmth Appeal received 766 separate donations.

44% of the value of donations came from individuals (£212,728). The most popular way to donate was via our online fundraising page. 40% of donations (303) were made this way, followed by cheques through the post at 29% (219). This is reflective of a mainly older population of donors. 20% of donations were made over the telephone (150), with staff accepting donations Monday-Friday between the hours of 9am-5pm.

However, some longstanding individual donors contacted us to say that they could no longer afford to donate due to rising costs or because they were no longer receiving their own government winter fuel payment, which they had previously donated.

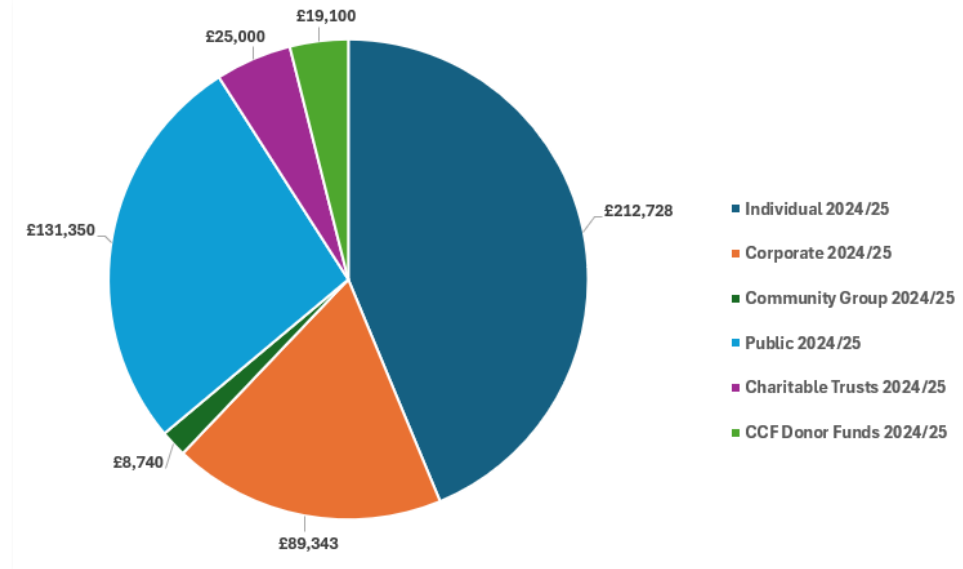
Over 46% of the appeal total was provided by our match funding champions (12% more than the year before).

Both Cumberland Council and Westmorland and Furness Council generously supported the appeal with funding awards of £50,000 and £75,000, respectively.

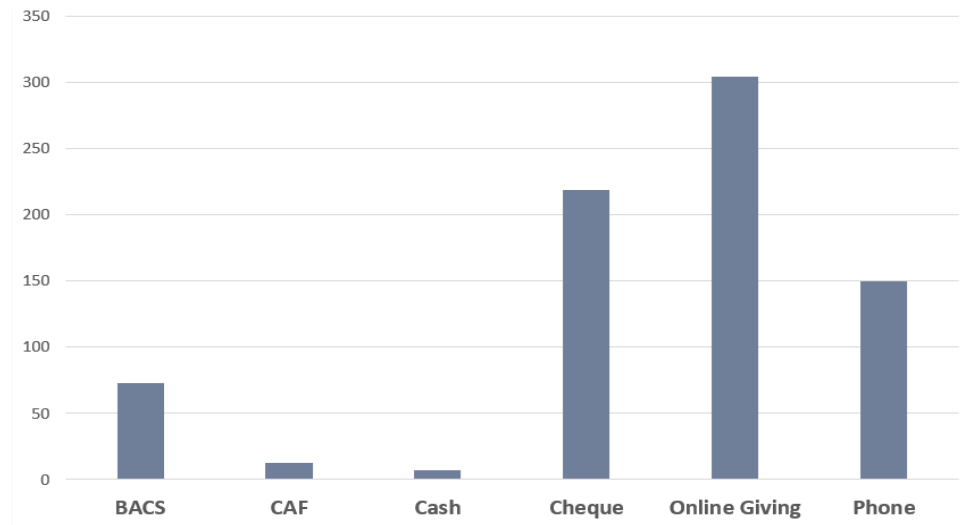


Many individuals, community groups and local businesses chose to fundraise for the appeal, helping to raise awareness of the needs of vulnerable, elderly people in Cumbria.

DONOR TYPE



DONATION METHOD



WORKING IN PARTNERSHIP



In 2024, we developed a joint working agreement with SP Electricity North West to support vulnerable, older people in Cumbria who may struggle during a power cut.

As part of the Winter Warmth grant application process, applicants were asked if they wanted to register for SP Electricity North West's Extra Care support or if already registered, wished to have their contact details checked.

Extra Care support includes:

- Early weather warnings to help you prepare
- Advance notice of planned power cuts
- Regular updates
- A nominated friend or family member scheme
- Hot meals or additional services during longer power cuts for households struggling the most.

653 people have either been added to the register or had their details updated – meaning they will receive extra support over the longer term.

"We don't see it as a donation, we see it as a joint working agreement, a collaboration. If we can help support older people now with a top up to help them with their immediate fuel challenges but then help them longer term by adding them to our Extra Care register, then it's mutually beneficial for everybody involved. And to have a charity's voice advocating, saying this is a good idea, that is so important. Trust is huge."

Karen Hunter,
Customer Learning, Development & Inclusion Manager

SUPPORTED BY LOCAL BUSINESSES

Many Cumbrian-based companies support the appeal throughout the year by donating, fundraising or by providing match funding.

These businesses play a crucial role in mobilising local support, ensuring that vulnerable individuals in the region receive the necessary assistance to stay warm during the colder months.

"Giving back to our local communities is part of our ethos and we're proud to support the Winter Warmth Fund. As the owners of one of Cumbria's largest oil distributors Allan Stobarts, we understand the isolation of rural communities, especially during the winter months, which is why we make our most vulnerable customers a priority for heating oil deliveries during cold weather conditions."

Jo Ritzema, Managing Director, WCF Ltd



DEDICATED SUPPORTERS

Over the years, the fund has been supported by many dedicated individuals, community groups and businesses who are committed to fundraising towards our Winter Warmth Appeal and to keeping Cumbrians warm during the winter.

TEMPERANCE INN, AMBLESIDE

The Temperance Inn, Ambleside brought festive cheer and community spirit together across two magical 'Carols by Candlelight' evenings in the lead-up to Christmas.

These special events were dedicated to raising funds for the Winter Warmth Appeal. Guests enjoyed festive entertainment, took part in raffles and generously donated throughout the events.

Thanks to the generosity of patrons and the dedication of the team at The Temperance Inn, a fantastic £1,035 was raised.



THE 12 DIPS OF CHRISTMAS

CCF team member, Joe Cosby, completed the '12 Dips of Christmas' raising £427 for the Winter Warmth Appeal, by plunging into the cold waters of the Solway Firth.

1ST WETHERAL BROWNIES

Once again the 1st Wetheral Brownies proved their incredible community spirit with a magical sponsored sleepout in aid of the Winter Warmth Appeal.

They transformed Naworth Castle into their very own Hogwarts for a night of fun, friendship, and fundraising.

The girls enjoyed 12 hours of enchanting activities. From treasure hunts in the Forbidden Forest and "pass the bludger" games to invisibility cloak races, castle puzzles, and Harry Potter-themed bingo, the evening was packed with excitement.

The Brownies raised an incredible £1,355, with additional pledges from the High Sheriff of Cumbria, Chris Holmes, and their host bringing the grand total to a magical £2,165.

Huge thanks go to the volunteer leaders and Naworth Castle who made this unforgettable experience possible.



A GROWING CRISIS

Fuel poverty remains a persistent and deeply concerning issue across the UK, particularly affecting older people living on low incomes. Despite various government schemes aimed at alleviating the burden of rising energy costs, many elderly individuals continue to struggle to heat their homes adequately, with serious implications for their physical and mental health.

Energy bills remain high, with the average annual household bill expected to be around £1,926 from October 2025. Although this represents a slight decrease from previous peaks, prices are still significantly higher than pre-2022 levels. Citizens Advice has reported a sharp increase in the number of people seeking help with energy debt. Many are resorting to loans or credit cards to pay their bills, and older people, especially those with disabilities or chronic health conditions, are among the most vulnerable.

To support those at risk, the Government offers several schemes, including the Warm Home Discount and the Winter Fuel Payment:

- (1) **Warm Home Discount:** A one-off £150 reduction for eligible households, including those on Pension Credit or low incomes with high energy costs. The scheme reopens in October 2025, with most receiving the discount automatically, though some must apply via their supplier.
- (2) **Winter Fuel Payment:** £100–£300 for older people born before 22 September 1959. A new means test now recovers payments from pensioners with taxable incomes over £35,000, raising concerns about complexity and exclusion of vulnerable groups. The Social Security Advisory Committee warns that disabled pensioners and those in poor housing may still face high energy costs but fall outside eligibility.

Despite these schemes, fuel poverty is increasingly recognised as a year-round issue. A recent report highlighted that the number of older people living in fuel poverty has doubled since 2022. Many elderly individuals are forced to make difficult choices between heating and other essentials, such as food or medication. The physical health risks, such as respiratory issues, cardiovascular strain, and worsened chronic conditions, are compounded by the mental toll of financial stress and isolation.

While government schemes like the Warm Home Discount and Winter Fuel Payment provide vital support, they are not sufficient to fully address the scale and complexity of fuel poverty among older people. Rising energy costs, increased cost of living, limited incomes, and the challenges of navigating eligibility criteria mean that many pensioners remain at risk. There is growing pressure on policymakers to simplify access to support, expand eligibility, and invest in long-term solutions such as energy-efficient housing and community-based interventions.

NOTE: The organisation Policy in Practice currently estimate the unclaimed benefits for pensioners in Britain to be: 1.6bn for Pension Credit and 1.1bn for Housing Benefits for Pensioners. Deven Ghelani, founder and chief executive of Policy in Practice, said: *"There are three main barriers to claiming - awareness, complexity and stigma. With awareness people just don't know these benefits exist or, if they do know about them, they just immediately assume they won't qualify."*

WHY WE NEED YOUR CONTINUED SUPPORT

“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. Winter is a particularly difficult time for many people, including those who are older and on lower incomes.” Colin Cox, Director of Public Health, Cumberland Council.

Sadly, fuel poverty remains a persistent and deeply concerning issue in Cumbria. It particularly affects many older people living on low incomes, many of whom struggle to maintain a basic acceptable standard of living during the winter months.

We launched our annual Winter Warmth Appeal expressly to help people living in fuel poverty to stay warm and healthy during the coldest weather. No one should have to choose between heating and eating.

As we look towards winter 2025, we know that the continued support of our donors will be vital.

Please support our Winter Warmth Appeal if you can.

Thank you so much.

WAYS IN WHICH YOU CAN SUPPORT OUR WINTER WARMTH APPEAL:

- Become a Match Fund Champion
- Fundraise
- Donate

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



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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