

**LICENSED TRADE CHARITY**  
**WELFARE POLICY SUMMARY**

**DECEMBER 2008**

**Introduction**

LTC Brand Vision is - *To equip people to be self reliant and achieve their personal best.*  
And within this, our mission is - *To support those in, or retired from, the licensed trade.*

The Welfare and Housing Policy outlines who and how the charity might help with these objectives in mind. This is a summary of the policy.

**Who We Help**

**Employment Eligibility criteria for financial help**

The Licensed Trade Charity is an occupational charity, providing support to those who work, or have worked, in trades relating to the supply or manufacture of alcohol, including pubs, breweries, distillers, off licences and all related trades.

As a minimum requirement, those eligible for financial assistance need to have worked for at least three years in the industry, and if this was longer than five years ago, to have done at least five years. Dependent children, and spouses or partners of these applicants may also be eligible for support.

**Financial Eligibility**

Financial assistance provided by the LTC is divided into two types – ‘One-off’ grants and ‘Regular Allowances’. The charity provides support to those who do not have any financial means of helping themselves.

**Regular Allowances**

Those applying for regular financial support would need to be in receipt of a means-tested state benefit e.g. income support or job seekers allowance. Total annual income from these benefits and any other income will be taken into account. The charity has several levels of regular support, e.g. for those on a total annual income of less than £6,500, the charity can award support of £20 per week.

**One off Financial Grants**

For those applying for a one-off award, the charity will take into consideration any monies the individual has available. The maximum level of savings allowed is £6,000.

**How We Help**

The charity provides both financial and non-financial support through

- Free helpline (with further access to a legal helpline).
- Free guidance leaflets on a range of issues.
- One-off support grants.
- Regular financial allowances.
- Business Assessment Support (this service is being trialled in 2009 as a result of the significant increase in applications for help in this area)
- Access to Accommodation for those over 55.

## **How To Apply**

Those seeking guidance or support can contact the charity either through our bespoke helpline (01344 898550), via email to [welfare@licensedtradecharity.org.uk](mailto:welfare@licensedtradecharity.org.uk) or in writing to Welfare, Licensed Trade Charity, Heatherley, London Road, Ascot, SL5 8DR.

## **Assessing if and how we can help**

After a conversation with one of our qualified welfare team, the applicant will normally be visited by one of our trained Regional Visitors. They will assist in completing an application form that everyone seeking help needs to complete. If a visit is not required, the form will be sent by post.

All completed application forms, along with a Regional Visitor's report will then be presented at the Welfare and Housing Committee Meeting (held 9 times a year) and a decision is then made on the support the LTC is able to provide.

## **Reviewing Support**

All regular allowances are reviewed after 12 months, and if the support is continued, every 12 months thereafter. The charity will be seeking to follow up on one-off awards to see what difference they have made.

## **Full Welfare Policy**

Fuller details, including more detail on the type of help and the provision of information from applicants can be found in the Welfare Policy.

## **How the Welfare Policy is Compiled**

The Welfare Policy is updated using national statistics on minimum standards of income required and takes into account the charity's financial ability to assist applicants. The latest review was conducted in 2008 and the current policy runs from 1<sup>st</sup> January 2009.

## **CONFIDENTIALITY**

All calls and requests for assistance are treated confidentially. Only if the applicant agrees will any information on how we have helped be used in material to help us demonstrate who and how we help those in the trade.

## School Bursaries (Trade)

### Who we help

Bursaries are available to those working in the trade, or grandchildren of those working in the trade, if the grandparents are legal guardians.

The same trade related employment criteria apply. Bursary applications are also means-tested and take into account net disposable income and family structure.

### How We Help

Bursaries for children attending LTC schools are available for children aged 3 years to 18 years of age. The maximum award is the current full fee plus academic extras. Bursaries can include fees plus educational extras such as:

- Learning support
  - Uniform
  - Fares
  - Educational school trips
  - Sports equipment and clothing
  - Pocket money
  - Text books
  - Foreign Language Trips
  - Full Boarder Trips
  - Music lessons
  - Lap-top computers for 6<sup>th</sup> form and other pupils with special needs
- Further training for children (up to the age of 18) to include fees and accommodation and living costs.

### How To Apply

By contacting the welfare department.

### Assessing if and how we can help

After a conversation with a member of our Welfare team, your application will be discussed with a member of school management. A bursary application form will then be sent out for completion.