



The LTC FAQ

Answering your questions about the Licensed Trade Charity



Q *Who are the Licensed Trade Charity?*

A We offer support with mental health, housing, health, money, education and employment to people who work, or have in the past worked, in the licensed drinks industry and are going through a difficult patch. This includes people who have now retired. We were set up by a group of Publicans in 1793 to support people from the trade.

Q *What sort of services do the LTC offer?*

A We help people with information on our website, practical and emotional support from our helpline, and financial grants. Our emotional support includes individual counselling when needed. We can also help with children, young people and relationship counselling. In addition, we provide mental health training sessions and have a management line for managers. Finally, our critical incident support service is there to support you and your team if your site is ever involved in a traumatic incident.

Q *Who can access information and emotional support from the LTC?*

A Anyone with a direct employment link to the trade (current or past) can access our website and Helpline services. This is irrespective of how long you have worked in the trade.

Q *Will my employer know?*

A Only if you decide to tell them. Our services are 100% confidential and no personal data is shared with your employer.

Q *Can my family members call the LTC Helpline?*

A Our helpline is available to those who currently work or have in the past worked in the trade. If you are worried about family member, please do get in touch and we will do our best to try and find a service suitable for them. This could be, for example, children, young people or relationship counselling.

Q *What is the cost of LTC services?*

A There is no charge for our services to you or your employer.

Q *Who can apply for financial support?*

A We can consider applications for financial support from people who are experiencing financial hardship and have worked in the trade for 5 years or longer. This can be full or part-time but the licensed trade had to be your main source of income. The 5 years does not have to be with the same employer.



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Q **How can LTC charity grants help me?**

A We can consider help with personal financial hardship, for example priority debts such as rent or council tax arrears. We can also help with household items, unexpected bills, funeral grants, educational grants, for example help with costs of school trips and school uniforms for children. We may also be able to help with health needs such as hospital transport costs, mobility scooters etc. And we can help with rental deposits and moving expenses when needed. Short-term assistance to pay the bills when sickness or mental health issues make coping tough is also available.

Our help covers one off or short term needs and all our grants are assessed on an individual basis.

Q **How often can I apply for help?**

A Repeat applications within 12 months are usually not considered. After 12 months since the last award, we will consider repeat applications in cases where there was significant change of circumstances for example relationship breakdown, bereavement, critical illness, redundancy etc.

Q **Is there anything you cannot help with?**

A We cannot help with ongoing and long term needs. We cannot help with care fees, legal fees or the costs of running your business. We are also unable to help with fees for schools (other than LVS Ascot) or with university fees.

Q **Will I have to pay the money back?**

A No, you won't. The Licensed Trade Charity award grants not loans, and this will not affect your benefit entitlement.

Q **What proof do you need to confirm an application for a financial grant meets our eligibility criteria?**

A We ask all our applicants to sign a HMRC form which allows HMRC to provide us with a list of your employers – we cannot and will not access your other HMRC details such as tax return or earnings. We will also accept additional evidence such as copies of contracts, payslips, copies of personal licences etc.

Q **What other services are available?**

A We can also help with:

- Housing Association accommodation for people age 55 and over
- Specialist services to help with: getting back into employment, gambling, housing issues, residential rehabilitation (physical and mental health). Those services are provided by our partnership organisations.
- Telephone befriending service for those people all ages who are isolated
- Bursaries for day and boarding places at our LVS Ascot School.

Q **What if I haven't found an answer to my question?**

A Find out more...

Free Helpline: 0808 801 0550

Lines open 24/7

Or submit enquiry via our website

Remember, always contact us if in doubt.