

# The LTC FAQs

## Answering your questions about the Licensed Trade Charity

### **Q** Who are the Licensed Trade Charity?

**A** We were set up by a group of Publicans in 1793 to support people from the trade. We offer support with mental health, housing, health, money and education 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.

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

**A** We're dedicated to supporting and empowering those who work tirelessly within and are associated with the pub, bar and brewery community with emotional wellbeing, practical and financial support. This also includes supporting close family members in the same household such as dependent children and partners. We care about helping people transform their lives and instilling coping mechanisms for them to manage the challenges of life to get back on track.

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

**A** Those operating within (or have retired from) businesses where the sale / consumption and supply of alcoholic/non-alcoholic drinks under license is the predominant part of the on-trade sales mix.

### **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.

### **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 continuous service (does not have to be with the same employer). This can be full or part time, but wages from the work you've done in pubs, Pub Co's, bars or breweries have 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 may be able to 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 may be able to 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 3 years are usually not considered. After 3 years 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 don't. It's worth knowing that our charity grants 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 an HMRC form giving us permission to ask for their employment history records. Alternatively, you can use HMRC self-service to obtain your employment history.

**Q** What other services are available?

**A** We can also help with:

- Housing Association accommodation for people aged 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.)
- Bursaries for day and boarding places at our LVS Ascot School.

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

**A** Call our free helpline: **0808 801 0550**  
Open 24/7 Or submit enquiry via our website.

Remember, always  
contact us if in doubt.

