**Baily Thomas**

**PROVIDENT FUND**

**Hardship and Funerals**

This benefit is available for those suffering from hardship and for funeral costs.

Applications for loans or grants (depending on the circumstances of the hardship) will be considered by the trustees where:

* the beneficiary has a proven need
* hardship is not of beneficiary’s own making.

A grant contribution towards the cost of funeral expenses may be considered on the grounds of hardship and in the following circumstances:

* where no prepaid funeral plan is in place
* where no payment from a pension scheme is received
* there is no money from the estate of the person who has died
* opportunities to access financial support from other sources have been explored.

**Guidance notes for applicants**

**Hardship**

Please read the following information carefully before you proceed with an application enquiry.

**If the application is for the spouse/partner** of the former employee of Mansfield Brewery the marriage certificate and a current utility bill (or other official document), evidencing that they live at the same address as the former employee, should be sent with the completed application.

The trustees’ current policy is to consider requests for assistance where a person is suffering hardship through circumstances, **not of his or her own making**.

A loan or grant (depending on the circumstances of the hardship) may be considered by the trustees, subject to the following:

* the applicant has a proven need
* hardship has arisen because of a change in circumstances such as personal or spouse illness, the death of a spouse or partner, relationship breakdown or recovering from a difficult period owing to unforeseen circumstances,

If requested by the Trustees, the applicant will also be required to:

* Provide full and accurate financial information detailing income, assets, and expenses.  Evidence of income and expenditure may be requested to support the information completed on the form.
* Meet with and assist a Money Advice Specialist who will explore all available options and advise the beneficiary on the most appropriate solution.
* Agrees to act on the advice to solve/relieve the financial difficulties and work with the Money Advice Specialist to manage their debt situation.

The trustees will not consider any assistance with your debt situation if following advice from a Money Advice Specialist you choose not to act on the advice provided.

* The trustees will not under normal circumstances pay off a beneficiary’s debts.
* It is not the trustees’ policy to supplement income or replace income lost through bereavement, divorce, unemployment or changes in government grants/benefits etc. to alleviate your hardship.
* An income and assets form is included with the hardship form and can be downloaded from the website [www.bailythomasprovidentfund.org.uk](http://www.bailythomasprovidentfund.org.uk) or requested from the office.

**Funerals**

The trustees will consider applications from widows, widowers or dependents for a grant towards the cost of funeral expenses. The expenditure should be modest and appropriate in the circumstances.

Evidence will be required to show that there is proven hardship and the money is not available through other means, such as:

* a pre-paid funeral plan
* money from the estate of the deceased
* a life insurance policy
* money from a pension scheme owned by the deceased.

You will be required to provide the following with your grant application form:

* confirmation of having contacted the Department for Work & Pensions to establish eligibility for any of the bereavement benefits that may be available.

The easiest way to claim a Funeral Expenses Payment or any other bereavement benefits you may be entitled to is by phone. The number is **0800 7310469**

* a completed Income and Assets form with full and accurate financial information detailing income, assets and expenses. Evidence of income and expenditure may be requested to support the information stated on the form. An income and assets form is included with the Funeral application form and can be downloaded from the website [www.bailythomasprovidentfund.org.uk](http://www.bailythomasprovidentfund.org.uk) or requested from the office.
* Copy of the death certificate
* Copy of the quote for the provision of the funeral services as provided by the funeral directors
* Invoice from the funeral directors

Remember, money belonging to the person who has died will sometimes be released to pay for the funeral, if you apply for it.

**All Grants are Discretionary**

You should note that all grants are discretionary, the trustees review their policies regarding the allocation of benefits at regular intervals. This means that grants can be added and withdrawn at any time by the trustees. As trustees of a discretionary settlement, the trustees cannot give a commitment to provide, or not to provide, any particular benefits indefinitely.

**These guidance notes and the grant application form are available to print from our website.** [**www.bailythomasprovidentfund.org.uk**](http://www.bailythomasprovidentfund.org.uk)