

Client Journey based on a case study of the Wright Funk Fund

Introduction

This case study details the process that the two founders of the Wright Funk Fund went through when they first came to see how County Durham Foundation could help them fulfil their requirements.

The couple, both lower rate taxpayers, had recently inherited money from their parents and decided rather than keep it they would like to use the money to benefit others in their local community.

At the very beginning, the couple knew they wanted to set up some form of long-term charitable fund, but didn't know what they could actually do, the steps they needed to take or how they could maximise their donations. They started searching by ringing local voluntary sector charities and asking for assistance, but they just couldn't get the answers, information or expertise they needed to start their fund. After undertaking research themselves into how to contact the people they wanted to help, they began to realise that it would be an enormous task to set up a charitable trust themselves to achieve their aims. They were, however, wary of giving a substantial amount to charities that were not suitable for their purpose.

None of the charities they spoke to could help them target funds locally to their chosen causes or offer them any involvement in deciding where their money would be spent. Finally, a local voluntary organisation suggested they contact County Durham Foundation

When they called us, the couple spoke to our Chief Executive, Gillian Stacey, who explained what we do and how we work with our fund holders and local worthwhile good causes. After this initial conversation, we arranged to meet the couple to discuss how they could proceed.

The Meeting

When meeting with the couple, we first needed to understand their reasons for setting up the fund and what they want to achieve with it. Often people are not clear about their aims, and this allows us to use our experience and knowledge of local issues, suggesting areas where their support can be of most benefit. After discussion, the couple decided that they wanted their fund criteria to remain as broad as possible, enabling them to support a wide variety of individuals in their chosen area. They were really interested in helping to improve the general quality of life for families, particularly those in crisis who needed help to enable them to stay together.

Funding their dream

At the meeting, the couple decided that they wanted to make a financial commitment of £50,000. After discussion the couple realised the value to them of an endowment fund. We also discussed how they could make their contribution even more cost-effective, how they could receive and benefit from tax-relief, in this case avoiding Inheritance Tax, which increased their donation by 40% instantly.

During the discussion the couple asked if they could name the fund in memory of their parents. They were informed that they had complete control over the fund's name and could have as much, or as little, involvement in the funds operation as they wished. They could first set the selection criteria and then let County Durham Foundation make the final decision over who to support on their behalf; or be fully involved in making the final choice themselves. We used this opportunity to share our expertise in grant making, fund management and local issues with the couple, as this information might have an impact on how they choose to give their support.

Giving us the Go-Ahead

The couple agreed to establish an endowment fund, which they decided to call 'The Wright Funk Fund' in memory of both of their mothers. As the couple wished to remain anonymous we promised them (as with every other anonymous donor) that their names and details will never be printed and that their confidentiality was completely safe with us.

The couple would set their fund up with a donation of £50,000 via their solicitor who was dealing with the will after receiving a letter from us to validate their claim for Inheritance Tax relief.

Setting the fund criteria

Once the couple had decided on the type of fund they wished to hold with us, we explained how we will work with them and local charitable good causes to achieve their goals, and the processes which County Durham Foundation goes through to ensure that their Fund is managed in accordance with the couples wishes, making sure their money goes to the people they want to help.

First of all, we helped the couple establish detailed criteria for their fund for grant-making and assessment:

- What geographic area they wished to help?
- What causes did they want to support?
- What circumstances would qualify for their support?
- What is the maximum grant they wanted to give?
- What did they not want to fund?

The couple were especially interested in helping people who have been raised in care, education issues and families in crisis and those who simply needed some form of welfare assistance to get them back on track. The Wright Funk Fund was set up with the broad criteria of making grants to help keep families together. We confirmed the arrangements with a written agreement, clearly laying out what they could expect from us and how their money would be used.

After hearing what lengths County Durham Foundation goes through to ensure that their every wish is met, the couple started to believe they would be able to achieve their vision of helping local families in crisis and wanted to know how best their money could be used to support their cause.

Kick starting the fund in year one

The couple decided that in order to get their fund going immediately they would agree to make a further donation of £2,000, which would be used for grant making in year one. This additional amount would be classed as revenue funding and would also be eligible for Gift Aid as it is a donation to a charity. In order for us to claim this tax relief they signed a Gift Aid form, which increased the value of their donation by nearly 30% (Gift Aid can be claimed on any charitable donation as long as the donor is paying income tax to the Inland Revenue). If the couple were higher rate taxpayers, they could have claimed an additional 18% relief in their own end of year tax return. This makes giving to any charity cheaper, more cost effective and greatly improves the amount of the donation.

Realising their dream

Once the go-ahead to set up the fund was received, we started our initial research to find potential candidates by contacting the local Social Services Departments, with whom we had strong links through another of our funds. Our past work had highlighted that there was a real need for this type of support in the County Durham area; our contacts in the local authority have mentioned that they are finding it increasingly difficult to support every case with their dwindling budget. We also have many links with voluntary sector organisations that work with people who have either been in care, with families with children in care or with disability issues.

In order to get this fund established and placed firmly in the mind of those third parties who work with potential applicants, we commissioned and paid for a consultant to undertake some research and compile a report of the findings. The research aimed to establish the issues faced by young people in care and care leavers and to find out what they are entitled to from state benefits. The consultant also researched the level of need in the community based on discussions with Social Services, Connexions, (a national service for young people leaving school, that provides advice and support on education, health and careers) and other voluntary sector organisations.

How do we find the right people for the Wright Funk Fund?

Through years of developing contacts with social workers in all of the eight district authorities that cover County Durham and Darlington, we were able to ensure that the right people were advised of the criteria of the fund and how they should apply.

Having these contacts ensures we were able to locate and reach the people most in need of support and who are often the most difficult to find. One of the frustrating problems of helping at this level is that many have simply fallen through the net of state provision and Social Services. Having these contacts allowed us to mail directly to the children's homes in the County and to organisations that have young people in care or care leavers as their own service users.

Networking events also helped to spread the word. These included funding surgeries for grant recipients and voluntary organisations, enabling them to find out more about the funds on offer and how they can be accessed. We also asked to be involved with events that other voluntary organisations were organising as another way of reaching potential applicants.

Once the research was complete, we were ready to send out targeted letters to people the Wright Funk Fund could help. Having the information from the research allowed us to ensure that we targeted families and individuals that needed support via their social workers, therapists or a support service they had accessed. In order to make it easier for applicants to apply, we designed an application form with a supporting reference form, which was sent out with mailings, publicity materials and on request. The application form serves as a questionnaire, designed to be easy and straightforward to complete and asking questions to enable us to make informed decisions during the assessment.

Through our initial efforts we were able to identify 89 new people and organisations and we made approximately 35 phone calls to new and existing networks in the local authority and voluntary sector with information on the Wright Funk Fund and its criteria. We also posted the grant application form to around 50 applicants who had previously applied for grants and who we thought might be eligible for support.

Most applicants to the fund come to us via referrals from Social Services or voluntary organisations. It took a little while for us to generate some good applications that suited the criteria, but once these started to come in the assessments were done in house by the grants team and then emailed over to the donors for their decisions. We had to chase our contacts by telephone, email and follow up letter several times for the applications to start arriving.

Selecting deserving individuals to benefit

Once the applications have been received, we ensure that:

- the application form has been completed fully by the applicant and that all necessary information is given. The more information we have about an applicant's case the better our grant assessment. Basic contact information is always required along with details of the applicant's family background, why they need the grant and why they cannot pay for the request themselves. This information is immediately logged onto our grants-tracking database when we receive the application, which allows us to track how long it takes us to deal with applications from request to awarding the grant.
- every application from an individual must be supported by a reference from someone with whom they have a professional relationship (e.g. therapist, social worker or schoolteacher). References from family members and friends are not permitted. This helps us to gauge how much the applicant is in need of support and also ensures that all requests for help are valid.
- when assessing a grant application from an individual we are looking to find out why they need the grant; this normally involves finding out as much as we can about their family circumstances and financial situation. We are also trying to determine the real difference it would make to the individual to receive funding and how it would improve their quality of life. We will not fund anything that should be funded by the local authority or provided by Social Services. Many applicants are living only on benefits and cannot afford to save or take out loans to cover the costs of their needs. We look for people who are trying to overcome their difficulties by taking personal action either through continuing to work, study or provide exceptional care to dependents with a disability or special needs.

Monitoring and Evaluation

Every successful individual will either be sent their grant direct or we will pay a third party direct for the items or activities. Every grant recipient is sent a progress and monitoring form with their grant cheque and asked to complete this once they have used their funding. It is sent back to us with receipts for proof of items purchased, or photographs where activities have taken place. We also expect to receive feedback and results from the grant, and quite often receive really touching thank you letters and photographs from people who want you to know about the real difference receiving a grant has made to them. Monitoring grants allows us to ensure that grant money is used for the purpose it is given and recipients are not making fraudulent claims.

If monitoring forms are not received within 3-6 months we will request these from the applicant. Any feedback we receive is passed onto the donor, if required, either on paper or on the fund holder login site on our website.

Reacting to the changing needs of the donors

In November 2003 the couple approached us with a new request. They were interested in the possibility of establishing additional funds to ease the path of a person who has spent most of their life in care to attend university. They asked if we could do some initial research into this area so that they could make an informed decision about how they could go about setting up this new fund.

They felt that a young person who does well at school and has ambition but who has no home or family support would be reluctant to undertake the level of debt involved in pursuing further/higher education. They asked for further information on government and local authority funding available to support higher education for people who have been in care and if we could use our contacts to find eligible people to support. We were only too happy to help and set about gathering some facts immediately.

As we already operate funds that support young people in the care system and young people in general with grants for education and training, we already had a lot of information at hand and emailed the couple back with some initial thoughts on how to proceed. We arranged a meeting to discuss the fund set up in detail and agreed to look into the subject further before we met.

Researching the need

We used our contacts in the voluntary sector whose projects provide support for young people in care and young homeless people. They were able to inform us of the current support offered by local authorities and government funding and also other voluntary and community organisations that offer support in the form of grants, loans, counselling and mentoring. We were also able to talk to our contacts in Durham County Council and gather some statistics on how many care leavers there are in the county each year and how many actually go into higher education. This research helped to identify two possible young applicants from Social Services in Darlington who are waiting for their A level results.

Setting up the Fund

We met with the couple to discuss our findings and make firm arrangements to set up the fund to support young people in care to access university education. It operates as a revenue fund and has an annual budget of £3000, plus gift aid; they wanted it to be as flexible as possible to allow them to give as much or as little to each person on a case-by-case basis. Once again after the meeting we wrote to the couple to confirm details of the meeting and the criteria of the fund. This additional element also comes under the remit of the Wright Funk Fund.

Applicants for this fund would need to provide us with receipts as proof of spending the grant for the purpose it was given and if appropriate we would ask for photographs of purchases or activities undertaken. As these grants are being given over more than one year, we would want an annual report and progress update from the individual, which would explain how they have benefited from the grant, what difference it has made to them, and a general comment on the progress of their education, plus a reference from their main tutor.

How the fund has performed

The Wright Funk Fund has been running successfully now since October 2002 when the first grants were made. The donors are very happy with the fund and the types of applications they have received. To date they have helped 34 families.

Commenting on their relationship with us, they said:

'As supporters of County Durham Foundation we have been the ones to reap the rewards. Setting up an endowment fund to help people in the area has been our way of remembering people who were close to us and keep their memory alive through the happiness of others. They have helped us to achieve this aim with very little effort on our part. The Foundation looks after our fund, investing wisely and safely so that it continues to yield a good return, even in these uncertain times. The staff suggest individuals and families in need of support and the decision is ours. The information they provide is so comprehensively and clearly worthwhile that we have been delighted to support every case so far!'

Just some of the good causes the Wright Funk Fund has helped so far

Laura Melanie Eccles received a grant of £200 for travel expenses for hospital visits and returning Laura to school.

Laura's mother Vanessa is a dedicated mum who works extremely hard to keep her family together. Her husband Michael suffered spinal injuries which resulted in mental disorders, making him unable to contribute financially or practically within the family. Laura who is 16, attends residential college at Mickleover, Derbyshire where a place was provided by the Learning Education Authority. Laura has cerebral palsy, bone growth failure and has a spinal growth on her diaphragm, but cannot be considered for an operation as her body could not withstand the trauma. As part of the Learning Education Authority rules Laura must return home every other weekend and the yearly travel expenses cost in excess of £2000. She also attends Great Ormond Street and the Nuffield Hospital on a regular basis for which the family must also find travel expenses.

Vanessa also has a son called Michael who suffers from Grand Mal epilepsy and has a chronic weight problem due to prescribed drugs. He was always a straight A student until he began to have seizures, he recently lost a scholarship for Theatre studies, has dropped out of college and is now addicted to illegal drugs. Vanessa first applied to County Durham Foundation for help in 1999 via her local Scope group. She works as a Manager in a care home bringing home an annual salary of £20,000 per annum, which is the only income the family receives. Vanessa is determined to continue to work but the family are not entitled to benefits because of the size of her income.

County Durham Foundation has been supporting Vanessa and her family with grants since 1999. Previous grants were for £500 in 1999, £500 in 2000, £250 in 2001 and £200 in 2002. All of this funding was to ensure Laura could travel to school and medical appointments. The family also received £3000 from another of our Donor Advised Funds (the EBAC Fund) to pay for a new adapted bathroom to enable Laura to shower independently, the constant lifting having caused severe back pain for Vanessa.

Zoe Woodcock received a grant of £780 to help with her cost of living expenses at dance school.

Zoe Woodcock is 17 and was referred to County Durham Foundation by Darlington Multiple Sclerosis Society. At the age of 4, Zoe's mum Jackie was diagnosed with MS. Her condition has steadily deteriorated and she has used a wheelchair for some years.

Like many children whose family is affected by long term illness, Zoe has always helped with the housework and her mother's personal care, even continuing to do so when she is home from college. Mrs Woodcock is unable to work because of her illness, and Zoe's father was made redundant in 2003 from a small company where he worked as an electrician. He has not been able to find more than short-term work since. He is also his wife's main carer.

Zoe has had a passion for dance from a young age and started ballet training at the age of six (her mother was a keen dancer in her youth). She gained a Distinction last year in her Grade 7 Royal Academy Ballet exam and has also received a Distinction in her latest college exams at the Park School of Dance, Preston, where she started a 3-year Dance BTEC National Diploma in August 2003, which will enable her to perform and teach. The MS Society in Darlington had applied to numerous national funds on Zoe's behalf but had only obtained £200 before approaching County Durham Foundation. The school is Government-funded so all tuition fees are paid for, and they have arranged a rent rebate for Zoe on her accommodation during term time.

The grant was given to help with maintenance (i.e. food, travel, ballet shoes and costumes), workshops that had to be paid for, travelling back from home to see her mother and general living costs. Zoe's referee from the MS Society emphasised that a few hundred pounds would go a long way towards these costs. The family were so desperate that they were thinking of selling their house to help Zoe stay at the school, the course not being eligible for a student loan as it is not classed as higher education. She has joined a local dance company in the hope that she can raise a little money this way, and she will work during her holidays.

Receiving this grant has relieved some of the stress for the family as they now don't have to consider selling their home to raise funds. Zoe can now spend more time concentrating on her studies in dance and may not need to work as much during her holidays.

Michelle Raistrick received a grant of £500 to provide nursery care for her daughter Bethany for 2 days a week.

This application came as a referral from another voluntary sector organisation.

Michelle is 19 and a single parent to her daughter, Bethany who is 3. Bethany has been identified by Social Services as a child in need, which means that in order for her to achieve or maintain a reasonable standard of health and/or development the input of local authority services are required. She is watched over by the Children in Need Act via Social Services and has a Social Worker. Michelle also has a support worker allocated to her as she was brought up in the care of the local authority and is now trying to live independently. Michelle's support worker has helped her to sort out her finances as best as possible as well as helping with other issues surrounding her leaving care package. Michelle works full-time as a packer in a factory, she is paid the national minimum wage and receives family tax credit, but has no family support and Bethany's father has no involvement with her.

Before receiving the grant from the Wright Funk Fund, Michelle's tax credit paid to keep Bethany in nursery two days a week and Social Services paid for a further day. Michelle paid her neighbour to look after Bethany the remaining two days, which cut into her money for household bills and was not an ideal situation for Bethany. She had additional problems as she had council tax arrears for which she had received a fine that she needed to pay.

Michelle is trying to move on and live independently while creating a stable family environment for her daughter. She felt that while she was having to pay for a neighbour to look after Bethany, she was finding it hard to manage her household bills while paying back her council tax arrears. More importantly, the increased anxiety was also causing distress to herself and Bethany. She could have chosen to leave work and live off state benefits, falling in the benefit trap, but she wanted to work in order to provide the best possible life for herself and her daughter.

Michelle felt that being able to secure a grant to enable her to have Bethany in nursery for five days each week would give her the help she needed to finally sort out her finances. The Wright Funk Fund grant was paid directly to the nursery and Michelle no longer had the burden of worrying about care for her daughter while she was working. Apart from this, the money she saved from not having to pay the neighbour enabled Michelle to pay off her council tax arrears early.

Maria Cossins was awarded £100 towards household goods and clothes for her family of four who lost their belongings in an uninsured house fire.

Maria Cossins is 47 and the main carer for her three grandchildren; Andrew aged 4; Chantelle aged 3 and Colette aged 2. Their mother tragically died of a blood clot on the brain in October 2001 when the youngest was just two months old. Maria's husband died three weeks before this, and as a consequence of this double loss she suffered a breakdown which resulted in the children being taken into care. They were returned to her care in May 2003 but Maria had a house fire shortly afterwards and unfortunately the house was not insured.

Before Maria received the grant, the family home had already been cleaned by the family; volunteers had fixed the roof, Social Services had paid for new windows and carpets had been donated. The family are now back in their home thanks to this support. Mrs Cossins explained that the oldest child is starting school in September and the uniform is expensive, the children also lost their toys in the fire, including Chantelle's birthday presents as she had just had her birthday. Their grant from the Wright Funk Fund enabled the family to purchase household goods and clothes to replace those lost in the fire.

Emma Ward received a grant of £500 towards a computer to help her complete her HNC and A-levels.

Emma is 20 years old and was placed in the care of the Local Authority from 1981 to 1999. She has no contact with her own parents due to their serious mental health and disability issues. Emma is a single mum who works 3 days a week and also attends college one full day and one evening per week. She needed a computer at home to help her study for her HNC Care Practice course. Having the computer at home would allow her to complete her essays and assignments without spending large amounts of her time away from her son and the family home. She could have used the facilities provided by the college but she felt quite strongly that this would have been depriving her son of the little spare time she was spending with him. Emma's main goal is to qualify as a social worker and make a better life for herself and her son.

Emma also received a grant of £500 from another fund with County Durham Foundation, the Stanhope Castle School Charitable Trust for the remaining costs of the PC. Less than 1% of the people raised in care go on to higher education, Emma is one of the few.

Laura Robinson received a grant of £100 to help pay for a trip to Disneyland.

Laura is 9 years old and suffers from Leigh's Syndrome which has caused partial blindness. Unfortunately the condition is progressively debilitating and life limiting; over the past 2 years Laura has become fully wheelchair bound and has no self help skills. She is now unable to stand or fully feed herself. Laura really wanted to visit Disneyland in Florida while she was still able. Her mother, who also cares for a younger brother aged 3, had already raised £2,200 before approaching County Durham Foundation, the total cost of the trip was to be £3,900.

The following comment has been received from Laura Robinson's mother:

'I would like to thank you for your help in Laura fulfilling her dream to meet Mickey Mouse at Disney World it was absolutely fantastic. It would not have been possible without the help of the Wright Funk Fund'.