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**Money Matters FAB & FAT Fund**

Money Matters Money Advice Centre has secured funding from **British Gas Energy Trust** to allow us to provide a vital service to vulnerable clients across Scotland. This fund is to be used for the provision of those in priority need and who are current users of a service. This can be anything from housing support, health professionals, advice workers, foodbanks etc. Based across all 32 local authorities in Scotland, we support people who would like to apply for bankruptcy or who would benefit from financial support to top up their energy pre-payment meters. *Please note that it is essential that* ***all other available options have been considered before applying to the fund.***

**FAB Fund** - Free Access to Bankruptcy and covers Bankruptcy fees (£90 or £200) to help individuals to become debt free again.

**FAT Fund** - Free Access to (fuel) Top ups and is available to customers with the pre-payment meters (£28 for an individual or £49 for a family).

**Eligible items:**

* Emergency Utility Credit Vouchers (max.2 vouchers allowed) for British Gas and non-customers with pre-payment meter (max £49 for a family and £28 for an individual). **Clients should neither be in receipt of a WHD rebate, nor be intending to apply for WHD rebate.**
* MAP application fee £90 and Bankruptcy application fee £200 (regardless of the energy supplier and the WHD entitlement)
* Energy efficient measures e.g. radiator reflectors, door/window draft excluders, energy efficient light bulbs, emergency LED light bulbs, hot water tank covers, double glazing film.
* Emergency heating sources
* Home energy efficiency assessments.

**Ineligible Spend items:** Any award to an individual not being supported in other areas by the organization, Training people to provide energy advice, Research, Food vouchers, Cash payments (including essential travel), Boiler repairs/replacements for clients with no heating or condemned boilers, One-off payments for assistance with essential travel e.g. to attend benefit entitlement interview at Job Centre Plus, Floor coverings (replacement or new).

**Criteria:**

Clients have both severe financial and health needs as follows:

1. Financial crisis: An immediate need for utility credit that cannot be met by any other financial means, which have all been exhausted.
* Low income
* Sudden loss of income / benefits (including delay in processing, new claims, reconsideration, appeal)
* Received an unexpected bill, for a priority debt

*and* 2. Health needs:

* Long-term severe sickness or terminal illness.
* Serious and enduring physical that they are receiving treatment for
* Serious mental health problems (or moderate, at risk of significant exacerbation) that they are receiving treatment.

*Applicants’ personal data will not be used for any marketing purposes. We undertake to preserve the confidentiality of all information you provide to Money Matters Money Advice Centre & our privacy policy is available on our website:* [*www.moneymattersweb.co.uk*](http://www.moneymattersweb.co.uk)

**Details of Agency applying on behalf of your client:**

Contact Name: ..............................................................................................................

Agency Name: …............................................................................................................

Agency Address: ….........................................................................................................

Contact Number: …........................................................................................................

Email Address: ..............................................................................................................

Is your agency willing to accept a payment on behalf of your client? Y/N

**Details of client:**

Name: …............................................................................................................................

Address: ….........................................................................................................................

Contact Number (mobile number preferred as the fuel code will be texted): ….......................................................

National Insurance Number: ….........................................................................................

Date of Birth: ….................................................................................................................

Name of energy supplier: ….............................................................................................

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| *Please provide a brief description of clients need, how much you are applying for and state all relevant alternative funding options that have been explored:* |

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| *Please provide details of clients income including names and amounts of all benefits:* |

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| *Health Condition details:* |
|  |
| *Please underline the value of the voucher sought:*Single person fuel voucher (£28) Family fuel voucher (£49) MAP Bankruptcy fee (£90) Full Administration Bankruptcy Fee (£200)   Other (e.g. energy efficiency bulbs, please specify)…………………………………………………………….. |

I agree that Money Matters Money Advice Centre will share the anonymised information with the partners relevant to process this application, and if applying for a fuel voucher, I wish to confirm that I am neither in receipt of a WHD rebate, nor be intending to apply for a WHD rebate.

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  (Client’s signature)