

### About Us:

The Liverpool Merchants' Guild supports people who do not have the resources to pay for the basic things in everyday life. We do this through one-off grants to you to maintain your independence (e.g. equipment or home adaptations) and/or payments to support you cope more easily with daily living expenses. We are a registered charity that administers a fund built up to make regular payments and grants to people of limited means.

The Charity was established by the will of the late Catherine Wright in 1868 as 'Wright's Institution' and was incorporated along with all its subsidiary funds by Royal Charter in 1914 as The Liverpool Merchants' Guild. One of its objects was to grant pensions to persons who had been unable to make adequate provision for their declining years.

In 2006 a revised Royal Charter was granted to reflect the change in the structure of society and administrative procedures that had taken place since the original Charter – see our website for details.

Today, Liverpool Merchants' Guild supports approximately 200 individuals, assessed as being in financial hardship, through regular payments of varying amounts ranging from £100 to £8,000 per annum.

### How We Help:

You, or someone you know, could be eligible for a one-off grant to maintain independence or regular payments to help you to cope more easily with the cost of living and day-to-day expenses.

We help people aged 50 and over who live (or have lived) in the Merseyside area, who are in financial hardship and who have worked in a professional or self-employed capacity (in a non-manual role), in a supervisory, clerical or non-manual role.

### We can provide financial support to eligible applicants in two ways:

You may be eligible to receive up to £8,000 per annum in regular half yearly payments to help with day to day living expenses, or a grant of up to £8,000 to pay for items to improve your living conditions.

<p>➤ <b>Through a regular payment</b></p> <p>This can be up to a maximum of £8,000 per annum made to you in two half-yearly instalments (i.e. paid half yearly in advance). These are designed to help bring your income up to a pre determined level set by the Trustees and the regular payment awarded aims to bring you up to that level.</p> <p>These are usually made on an on-going basis, subject to a review every 2 years, or when there are changes in your circumstances. As the payment is a charitable gift and paid at the discretion of the Board of Management, it is treated as non-taxable by HMRC.</p>	<p>➤ <b>Through a one-off grant</b></p> <p>This can be to a maximum value of £8,000. We award grants to support the purchase of personal mobility/technology aids and/or necessary adaptations – to enable you to stay safe and well in your home.</p> <p>Examples of grants funded include bathroom/WC conversions to enable access, purchase of stair-lifts, insulation/energy saving work; purchase of white goods such as fridges, washing machines and cookers.</p>
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Each of these is classed as a charitable gift to you as an individual and does not affect your welfare benefit eligibility/claims.

## **We have a 3 Stage Application Process**

### **Stage 1 – Are you eligible?**

In order to apply for support from The Liverpool Merchants' Guild you must meet certain criteria in order to make an application. **You must be able to answer YES to each of these 5 questions:**

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| <ol style="list-style-type: none"><li>1. I am over 50 years old</li><li>2. I currently live in Merseyside, or have lived in Merseyside in the past for a continuous period of at least 15 years.</li><li>3. I work, or have worked as a professional or self-employed person (in a non-manual role), or in a supervisory capacity, or in a clerical or non-manual post.</li><li>4. I have savings of less than £23,250.</li><li>5. I am in financial hardship and struggling to cope on my household/personal income.</li></ol> |
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**If you are not eligible** we recommend you look for other potential sources of support on [www.turn2us.org.uk](http://www.turn2us.org.uk) or [Click here - Turn2Us](#)

### **Stage 2 – The Application Form**

If you think you may be eligible to apply, you can then complete our Standard Application Form and return it to us. There are 3 ways you can do this:

- On a paper form (hard copy) which can be sent to you by post.
- Download the form, complete it, and you can then email or post it back to us.
- Complete the form online. Our site uses a secure messaging system to protect your data.

<b>To apply on-line or to download the application form go to:</b> <a href="http://www.liverpoolmerchantsguild.org.uk">www.liverpoolmerchantsguild.org.uk</a>
<b>To request an application form to be sent to you in the post, or have an informal chat about whether you are eligible, you can call us on 0151 703 1080.</b>

**In assessing your application, we take into account a combination of your income, your accommodation expenses, your age and your household circumstances. Our Application Form includes these sections:**

**Section 1:** The type of support you are applying for (regular payment and/or one off grant) and details of any agency supporting you in your application.

**Section 2:** Personal details including marital status, next of kin

**Section 3:** Employment and employment history. It is important that you complete this section fully and include details of **ALL** past employment. Applications received with insufficient/missing information regarding employment history may be rejected.

**Section 4:** Household details including who lives with you and contributions to household expenditure.

**Section 5:** Details of One Off grant requests.

**Section 6:** Financial Information (Income and Expenditure) for your household.

**Section 7:** Further information – for you to explain your circumstances and reason for application and declaration that the information you have provided is correct.

### **What Information do you need to complete the Application Form?**

To complete our application form you will need to have the following information available:

<b>Your income including:</b>	<b>Your household expenditure:</b>	<b>Any capital you may have:</b>
<ul style="list-style-type: none"><li>• Current state pension, pension credit;</li><li>• Income from Employment</li><li>• Other state benefits, i.e PIP, Universal Credit, ESA;</li><li>• Private or occupational pension(s);</li><li>• Bank/building society interest;</li><li>• Other income from family/relatives;</li></ul>	<ul style="list-style-type: none"><li>• Rent/mortgage interest</li><li>• Council tax</li><li>• Water rates</li><li>• Nursing or residential home fees (as applicable)</li></ul>	<ul style="list-style-type: none"><li>• Money held in bank or building society accounts</li><li>• Details of other savings</li><li>• Details of any shareholdings</li></ul>

### **Additional information we require at Stage 2**

- If you are applying for a one-off grant, we will also need a headline estimate for the equipment/building work required, and (if applicable) a copy of any professional assessment outlining your requirement for the equipment/aid/adaptation you are seeking to purchase or make. This may include an occupational therapist or social work assessment.
- We also ask for the details of any advice/support agency working with you in applying to us and ask for a supporting letter where applicable from them (e.g. a local money advice centre; a housing association support officer; a social worker).

### **Stage 3 – Assessing your Application**

This is the final stage where we review your application, ask for supporting documentation and complete the process.

- We will acknowledge all Applications within 3 weeks – usually earlier.
- At this stage we may contact you to clarify any specific points around eligibility and will ask for any further information and/or documentation we need in order to make a decision.
- If your application is selected to progress to next stage, we will request further supporting information, documentation, evidence to be emailed or posted to us.

### **Exclusions**

The Guild has certain exclusions in place as to who and how it can help. Please look at these carefully before applying. We regret Liverpool Merchants' Guild cannot help if you cannot meet our basic eligibility criteria. In addition we do not consider support for:

- One off Grants to pay rent arrears or debts (but we will consider making a regular payment to supplement your income and help you to manage your personal budget).
- One off Grants to pay debts owing to family members or friends

- Legal fees
- Private medical treatment

**Liverpool Merchants' Guild Trustees:**

R.J. Carter, S.T Chapple-Gill, G. Ferrigno, A.T. Morris, L.Downey, D. Bailey, Dr C. Lewis-Jones  
& Mr W.M.T. Roberts

**If you would like to find out if we can help you, or to request an application form, please call The Secretaries, Monetta LLP, for an informal and confidential chat or email us. We'll be happy to help in any way we can.**

**Telephone: 0151-703 1080**

**Email: [info@liverpoolmerchantsguild.org.uk](mailto:info@liverpoolmerchantsguild.org.uk)**

**or take a look at our website:**

**[www.liverpoolmerchantsguild.org.uk](http://www.liverpoolmerchantsguild.org.uk)**