**Case Studies:**

IMAGE OF FAMILY TO BE INSERTED

**Bolton Council’s Welfare Rights:**



Our client contacted us in May 2023. They were suffering from a chronic inherited condition and were awaiting a transplant. They had been refused Personal Independence Payment in August 2022 and had been helped via a hospital advice worker to make a Mandatory reconsideration request in March 2023.  They had not been awarded any points for help with either daily living or mobility. The client was struggling to maintain their weight and afford the correct diet needed for their condition.

We helped to make a late appeal, obtain medical evidence, and make written submissions in support of their case. We represented them in person at an oral hearing in May 2024 and the client was awarded the enhanced rate of the daily living component and the enhanced rate of the mobility component.

The client received over £16,000 in back pay and an additional income of £184.30 a week to help with their expenses.

For more information on how the service can help visit - [Welfare rights service – Bolton Council](https://www.bolton.gov.uk/benefits/welfare-rights-service)

**Contact details for service:**

welfare.rights@bolton.gov.uk
Telephone: 01204 333820
Address: Welfare Rights Service
Town Hall
Victoria Square
Bolton
BL1 1RU

**Cresent Food Bank**



**Winter clothing fund 2023**

The funding provided for winter clothing was used to benefit 40 families and individuals in total. There were also a number of single parent families who benefitted from the funding. Quite a few individuals were identified through the weekly food bank service where they were presenting on a regular basis for food parcels. One service user is a mother to seven young children who is currently on maternity leave. She presented bank statements to the volunteers which reflected the struggle she was going through.

For more information on how they can help visit:

[Home - Crescent Food Bank](https://crescentfoodbank.org.uk/)

**Contact details for service:**

**Online contact us form:** [**Contact Us - Crescent Food Bank**](https://crescentfoodbank.org.uk/contact-us/)

**Telephone: 0333 772 6299**

**Illegal Money Lending Team**

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**Loan sharks: Case Studies and how to get help**

**Anthony’s story**

Anthony and his family enjoy Christmas these days, but for many years the festive season was overshadowed by the threat of a loan shark.

Anthony, 39, borrowed over £10,000 in small loans from someone he thought was a family friend over the years to help him through difficult times, like Christmas.

“We had two or three loans, even more over the Christmas period,” he said. “You want your kids to have a good life and you want to be able to have a decent Christmas and make memories with them. If someone is there saying here is some money you can pay back a bit a month, it’s too easy not to do it.”

Anthony believed the lender was legitimate, but he realised something was amiss when he struggled to repay and was suddenly faced with threats and intimidation.

Thankfully another lender had reported the lender to the England Illegal Money Lending Team (IMLT) – known as Stop Loan Sharks and an investigation had begun.

Anthony found out when an IMLT officer knocked on his door and told him he was one of a large number of borrowers who had been targeted.

Anthony was horrified to discover the ‘family friend’ he had borrowed from was actually a loan shark.

He said: “I was absolutely fuming. I am so angry that he was effectively profiting from our misfortune. He had taken money off my kids to fund his own life. The interest was just horrific. I had to pay back £60 or £70 on top of every £100 I borrowed. Over the years I have borrowed over £10,000, so that’s a lot of profit he has made from me - thousands and thousands of pounds.”

The illegal lender was prosecuted and jailed following the IMLT intervention and Anthony got his finances back on track.

“If anyone is thinking about borrowing from a lender like this I would say just don’t do it,” he said. “Speak to your family, find a legitimate source to borrow from and start saving for next year. If someone turns up on your doorstep offering you money and it seems too good to be true it will be – it will come back to haunt you.”

**Sarah’s story**

Sarah, a mum-of-two, said she felt violated after finding out a man she thought was a longstanding family friend was actually a loan shark.

Sarah, 37, said: “At the time I thought he was a friend doing me a favour. He had known me all my life and knew my parents - I trusted him completely. To see how much he actually made from me over the years was a real kick in the teeth. I feel violated and I’m sickened to think of how much he made from so many people. He was robbing us blind.”

Sarah said: “We had a whirlwind few years and I needed money. He was there, offering a loan and of course I took it. I considered him a family friend and I trusted him. He had known the family for years. He knew we never had anything and used that to his advantage.

“Christmas was the worst time – I just wanted to give my kids what I never had and so I had to borrow money at that time.

“I saw him as a way out. But it just kept rolling on year after year and it was never paid off. If I borrowed £300, I knew I was paying back about £500, but I didn’t realise how much it was mounting up.”

Sarah never questioned the lender, but when investigators from the England Illegal Money Lending Team contacted her, she was horrified to discover the amount of profit he had been making from her and other borrowers.

Figures showed that Sarah had borrowed in the region of £3,000 and paid back around £5,000 over a period of 10 years. She was one of more than 100 borrowers.

“I was horrified to see how much I had paid and to think how many other people he was lending to. How much money he was making out of us all. He was living a good life, while we were struggling,” she said.

Sarah’s message to other borrowers is: “Always do your homework. If they are legitimately lending, they will be registered. But these loan sharks aren’t. They can just make up their own rules. I am so glad to be free of him now.”

This lender was prosecuted following the IMLT investigation.

**How to get help:**

[The Centre for Social Justice](https://www.centreforsocialjustice.org.uk/library/swimming-with-sharks) estimates that around 1.08 million people are borrowing from loan sharks in the UK.

Signs to look out for include being offered no paperwork, being asked to hand over bank cards or a passport until the debt is repaid, being charged huge amounts of interest and facing threats or intimidation when you can’t pay.

The IMLT is a specialist national team which investigates and prosecutes loan sharks and supports victims.

Since its launch in 2004, the IMLT has supported over 32,000 people and written off over £91.3 million worth of illegal debt, securing over 427 prosecutions for illegal money lending leading to jail terms of more than 609 years.

Anyone who has been affected by illegal money lending should call the Stop Loan Sharks 24/7 confidential helpline on 0300 555 2222 or access support online at [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk). Live Chat is available on the website from 9am to 5pm, Monday to Friday.

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**Age UK Bolton**

**Mr D**

Mr D is 74 and his wife is 60. He came into Age UK Bolton as he had received a letter from Bolton Council advising him to check his entitlement to Pension Credit.

Two weeks previously he had called Pension Credit to make an application and been told that as he is in a mixed-age couple he couldn’t make a claim and was immediately put through to Universal Credit (UC). His Housing Benefit (HB) & Council Tax Support (CTS) claim was immediately ended so he started to accrue rent arrears. He had to wait a month for his first payment of UC.

We checked his entitlement and found that he was advised wrongly by the Department of Work and Pensions (DWP), he should not have claimed UC and he was in fact eligible for Pension Credit. Under UC he would be over £100 per week worse off than on Pension Credit. Due to being unable to backdate UC, he would have missed out on the Winter Fuel Payment as well.

The problem was that once you claim UC and legacy benefits (a benefit being replaced by UC) stop, you cannot then claim legacy benefits again.

We contacted our national policy team urgently, who put us in touch with a DWP rep. The DWP rep took action and have acknowledged their mistake in wrongly advising the resident: he was eligible for Pension Credit and should not have claimed UC and his HB & CTS should not have stopped.

They have now put his Pension Credit back in place and backdated it for 3 months which also qualifies him for the Winter Fuel Payment. His HB & CTS will be reinstated and backdated to when it was stopped. Any UC he was paid will not be recovered.

He will be around **£9,828 better off annually** and will receive approximately **£1,928** in time for Christmas.

**Mr L**

Mr and Mrs L both have reduced pensions and health problems. They previously only qualified for payment of around half of their Council Tax, which was paid through CTS. After receiving the letter from the council advising them to check for Pension Credit, they came to one of our drop-in sessions.

We found that they should be eligible for Pension Credit of around £57 per week and all their CT paid. They can also get it backdated for 3 months which would be £684 plus the Winter Fuel Payment which will be £200 each.

We have also identified possible Attendance Allowance (AA) eligibility which would be at least £72.65 per week for each. In addition, an award of AA would then passport them to an increase of Pension Credit which could total £311.48 per week.

In all they could be **£24,525 better off annually**, plus a one-off payment of **£1,084**. **A final decision is still awaited from the DWP.**

**Mrs J**

Mrs J came to the drop-in as she had tried to apply for Pension Credit but had been told by the Pension Credit office that she was not eligible and advised not to make a claim.

Our calculation found that in fact she is likely to be eligible for a small amount of Pension Credit savings credit (£5.62 per week) and that she may even get it backdated for 12 weeks, giving her a small lump sum and qualifying her for the **Winter Fuel Payment of £200**. Her CTS should also be increased to **£20.31 per week**.

As she is 77, if she gets Pension Credit she will also qualify for the free TV license. **A final decision is still awaited from the DWP.**

For more information on Pension Credit visit [Pension Credit – Bolton Council](https://www.bolton.gov.uk/benefits/pension-credit)

Contact details for service:

Age UK Bolton via Telephone: 01204 382411, Monday-Friday between 9am and 5pm or Email: enquiries@ageukbolton.org.uk

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The following case studies are from Bolton’s Fund, Household Support Fund 5, which was administer via CVS.

**Harmony Youth Project**

With the Household Support Fund grant, the group successfully **supported 279 households**.

* Families were provided with **shopping vouchers**, giving them the flexibility to purchase food and hygiene items according to their specific needs.
* The group also **expanded their food and hygiene bank**, increasing stock levels to ensure families had access to essential supplies such as food, baby products, and toiletries.
* They offered **energy top-ups to households** struggling with rising utility costs, ensuring they had electricity during the colder months.
* Additionally, the project **provided rent arrears support for families at risk of eviction**, helping them clear arrears and stabilise their housing situations.

Food and hygiene distribution sessions took place every Tuesday and Thursday at their community centre. Energy top-ups were provided through a simple application process, allowing households to maintain heating and electricity. Rent arrears support was offered by appointment, both in person and via phone, to provide families with tailored advice and solutions.

**5 volunteers provided 84 hours of support.**

**For more information on the Harmony Youth Project click here -** [**https://harmonyyouthproject.co.uk/**](https://gbr01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fharmonyyouthproject.co.uk%2F&data=05%7C02%7Cclare.maskrey%40bolton.gov.uk%7C321b71216b9d4aa093cc08dd404be351%7C43780061ae5d41df8197c8bc4da9be1e%7C0%7C0%7C638737416863450729%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=LKsOL03vdN7IeGWLalZOG6PeYTMwWO5%2BoZePv2ZjPNs%3D&reserved=0)

*"This project has been a lifesaver for my family. The food vouchers helped us get through the toughest months, and the energy support meant we didn’t have to choose between heating our home and buying groceries. I’m so grateful for the help and the understanding I received”.* Quote from a single parent.

**Breightmet Community Group**

Breightmet Community Group have made a significant difference in the lives of families in Bolton by providing much-needed school uniform items through their Community Locker project. **951** people benefitted from the grant.

* Families either visited their weekly 'store' opening or were referred to the group by local agencies like schools, social workers, and other support services to reach a wider group of families.
* The group also offered appointments to ensure everyone had access to the resources they needed.
* The group extended their support to children with disabilities. Many of these children needed specific items to ensure they could access their education fully and comfortably, and the group were able to meet those needs with the help of the grant.
* The funding allowed the group to be flexible, responsive, and inclusive, ensuring that no child was left behind due to a lack of uniform or essential supplies.
* **The grant has been a game-changer for families who would otherwise struggle with the costs of school uniforms, particularly during the back-to-school period.**

**5 volunteers provided 45 hours of support.**

*“I have 6 children with 5 of them still in school. I couldn't believe how much I managed to get for them! I will definitely recommend the Community Locker to my friends and family”*

**For more information on Breightmet Community Group click here -** [**https://www.facebook.com/BreightmetCommunityGroup/?locale=en\_GB**](https://gbr01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.facebook.com%2FBreightmetCommunityGroup%2F%3Flocale%3Den_GB&data=05%7C02%7Cclare.maskrey%40bolton.gov.uk%7C321b71216b9d4aa093cc08dd404be351%7C43780061ae5d41df8197c8bc4da9be1e%7C0%7C0%7C638737416863473559%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=Censz%2FeJ%2FmFkjiorCbx6W5l7CndapIpYWPMGJn7FosE%3D&reserved=0)

**For more information on funding via Bolton CVS visit -** [**Grants Managed by Bolton CVS - Bolton CVS**](https://gbr01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.boltoncvs.org.uk%2Ffunding%2Fboltons-fund%2F&data=05%7C02%7Cclare.maskrey%40bolton.gov.uk%7C321b71216b9d4aa093cc08dd404be351%7C43780061ae5d41df8197c8bc4da9be1e%7C0%7C0%7C638737416863517222%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=ywmv4nbNXZbTnCsMJd3wxbz5yXInOnTtkmoIBHw7%2B3Y%3D&reserved=0)

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**Put Big Light On Festival**



Put Big Light On Festival is a 4 day event offering Bolton residents the opportunity to see international light artwork for free. In comparison to other paid light art festivals such as Lightopia, Land of Light and RHS Bridgewater Glow, Put Big Light On is a free event with low barriers to engagement. Bolton’s winter event features interactive family workshops, art trails and performances from world class acts like Spark! the drummers.

To view a video about the event click here - [https://vimeo.com/1040819802/53b3930af0](https://gbr01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fvimeo.com%2F1040819802%2F53b3930af0&data=05%7C02%7Cclare.maskrey%40bolton.gov.uk%7C19406e75972f4d56af9108dd3b02210a%7C43780061ae5d41df8197c8bc4da9be1e%7C0%7C0%7C638731602506331728%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=8IbVa9jEIQRudhO%2BFzToo701GGRC6kyiyUb9zTse8yI%3D&reserved=0)

**Clare has images to go alongside this case study – will forward on separately.**