

## **Hardship Policy and Procedure**

### **Background**

It is a specific requirement of the Charity Commission that, in meeting the Objects of the charity OPAL Services (Rural West Cheshire) [OPAL] as set out in its Articles of Association through providing beneficial services to older people, OPAL does not exclude older people who would benefit from our services because they are in poverty and unable to contribute.

In assessing OPAL for continued registration as a charity, we have to be seen by the Charity Commission to be providing a benefit to the public, in our case a recognised sector of the public - older people in need of social inclusion. If we were considered to be excluding a part of this sector of the public because they were unable to pay, then we would not be eligible for continued registration.

### **Definition of Hardship**

Financial hardship is when an individual experiences difficulty meeting their financial obligations due to unforeseen circumstances, changes in their economic environment, or personal setbacks. The pandemic and cost of living crisis have exacerbated existing inequalities in relation to financial hardship, rather than radically changing who is affected.

### **Procedure**

Should an older person or carer be a current or a prospective recipient of any of the services provided by OPAL which requires a financial contribution that they cannot afford, OPAL will firstly seek to help the person maximise their income by referring them to appropriate support agencies (e.g. Citizens' Advice, Age UK Cheshire, Cheshire West and Chester Adult Services).

If the person remains unable to afford the contribution, the Board of Trustees will seek appropriate advice, consider the individual circumstances, and then decide whether to wholly or partly subsidise the person and for what period of time.

### **Board of Trustees**

October 2012  
Updated March 2024