

United Utilities Trust Fund

Organisational Grants Programme

Application Guidance



UUTF.ORG.UK

Project Funding Opportunities

What is this fund for?

The object of the Trust is the relief of poverty, hardship or other distress by assisting people in need who are unable to meet the cost of their water charges. To support this Trustees, wish to see all households in the United Utilities Water area managing their finances in a sustainable way and having access to support when they are in need.

This is achieved by providing grants:

- Directly to individuals ([please follow this link more information](#))
- Providing grants to organisations to deliver projects that improve financial wellbeing through debt advice, money management support, life skills and digital inclusion



Who can apply for organisational project funding?

Organisations can apply if they can offer a front line Water Debt advice project and preferably deliver financial wellbeing through money management support, life skills or digital inclusion services within the target area as stated in the advert, are a registered charity, voluntary organisation, not for profit organisation or public benefit entity.

What types of projects do we want to fund?

Water Debt Advice projects that improve financial wellbeing through debt advice and preferably money management support, life skills or digital inclusion.

Funders are keen to see a structured 4-6 session life skills programme running repeatedly through the term of funding, tailored by each organisation.

Sessions may cover areas such as:

- Budgeting and money management
- Cooking and living well on a budget
- Managing household bills and costs
- Wellbeing, confidence building, and decision-making
- Social connection and peer support

Organisations are encouraged to make a contribution towards project delivery costs. These may be in-kind contributions or funding secured from other sources. Projects that are match funded are also of interest.

Eligibility

To be eligible projects must:

- Enhance and develop the provision of money advice services to individuals within the United Utilities Trust Fund target areas.
- Demonstrate that it will provide a benefit to customers of United Utilities who are in hardship and unable to meet the costs of water charges.
- Support a 'deprived community' where a significant majority of the residents live in the worst 10% Lower Super Output Areas or Wards in England and/or where there is a high incidence of debt.

How much can I apply for?

Up to a maximum of £50,000 for a year. Multiple year funding may be available depending on funding and performance.

How long should the project last?

We expect projects to be delivered for a minimum of one year with the potential of a further year extension dependent on funding being available.

Restrictions

The following are not eligible for funding:

- Organisations/projects currently delivering an existing project funded by the Trust.
- Organisations that appear to have sufficient funds to deliver the project or are not financially stable.
- Organisations that wish to deliver projects outside the target areas of United Utilities Trust Fund, as stated in the advert.
- National charities or organisations that do not have the facility to accept the funding on a regional basis.
- Grant making bodies seeking to distribute grants on United Utilities Trust Fund's behalf.
- General appeals, sponsorship and marketing appeals.

Eligible Expenditure

Funding to cover all costs associated with project delivery.

Assessment Criteria

Organisations must be able to demonstrate that their project will fulfil the objects of United Utilities Trust Fund and other set criteria outlined.

Trustees will assess applications against the following:

- Fulfilment of objectives and criteria
- Definition of the community or target group
- Definition of the problem and how the project will provide a solution
- Area of focus
- Project outcomes and impact upon the community and service users
- Demonstration of robust organisational infrastructure and partnership working
- How the project will enhance an existing service or develop a new service
- Delivery and evaluation mechanisms
- Track record of delivering successful projects
- Whole-heartedly and demonstrably supporting the values of the trust
- Strategic use of the funds and future project sustainability
- What contributions matched funding will be committed towards project delivery

General Information

Please do not make an application if:

1. Your organisation or project is NOT able to meet criteria as outlined
2. If your organisation is successful in securing funding, you will be required to accept the conditions of receiving a grant (see sample funding agreement within this pack). If your organisation is unable to accept these conditions, please DO NOT APPLY.
3. Your project involves delivery of any of the following: free at source non-commercial debt counselling/debt adjustment/credit information services and your organisation does NOT have permissions granted by the Financial Conduct Authority (FCA) to undertake these activities unless you benefit from exemption and hold a registration number. These permissions must be in place before any applications are submitted.
4. Your organisation would NOT be able to agree to the terms of the grant as outlined in the sample funding agreement shown on page 5.

Auriga Services Limited who manage United Utilities Trust Fund will assist the board of Trustees with the selection process. As part of this process a member of staff from Auriga may visit or contact the organisation for more information. Organisations may be requested to make a presentation to the Trustee board prior to final selection.

The Trustees are expecting that demand is likely to outstrip resources available. This means that some applications may be unsuccessful even though they fulfil the objectives of United Utilities Trust Fund and meet criteria. The Trustees' decision is final. Projects must commence within 3 months of the Trust's offer unless dispensation is agreed.

Capital purchases required as part of a project must be made within three months of the first grant instalment unless dispensation agreed. Expenditure on alternative capital items must be agreed by the Trust in advance.

Funding will be released quarterly in advance after receipt of satisfactory monitoring and performance. The grant is 'restricted' and must only be spent on the project /work specified on the application form and confirmed in the grant acknowledgement letter from the Trust. This must be reflected in statement of accounts. Any under spend must be returned unless otherwise agreed. If the project objectives are not being met the Trust will work with the organisation to resolve issues before withdrawing the grant. The Trust request that you include information in your own literature and website to acknowledge support and help publicise the work of the Trust.

The Trust may also request that the project and the work of the Trust are promoted via appropriate local public relation opportunities. Organisations who receive funding will be required to provide an end-of-year report detailing achievements and outcomes of the project. The Trust may request the provision of further information to help publicise the work of the Trust.

If your application cannot be supported, you should not reapply for the same purpose unless our letter to you explains that you can and under what circumstances. You will not normally receive more than one grant from United Utilities Trust Fund. You should be able to demonstrate how you have planned to continue your work after the grant ends and not assume further funding will be offered.

Organisations will be required to demonstrate a commitment to equal opportunities for both service users and staff and evidence of good employment practice. Organisations must also have other relevant policies in place such as safeguarding and whistle blowing. Please do not ask the Trustees of United Utilities Trust Fund to provide a reference for your application.

Please do not canvass any of the Trustees. If an undeclared interest is discovered after an organisation is awarded funding, grants will be frozen pending review and decision by Trustees. We expect that the majority of projects that fulfil criteria will be delivering services that require the organisation to be registered with the FCA. If you are unsure if your project will require FCA permissions please contact them directly for advice. A credit check of your organisation may be undertaken as part of the assessment.

Sample Funding Agreement

I agree to accept, on behalf of, a grant of £.....
(Payable in quarterly instalments) from the United Utilities Trust Fund being the total amount awarded under this agreement.

This funding is for the period ofto

I agree to accept the following conditions of receiving the grant:

The grant will be spent for the expenditure purposes detailed in our project application to the Trust as confirmed, and where appropriate, amended by; the Trust's award letter.

- b. All salaried vacancies funded by the Trust will be advertised in such a manner as to ensure equality of opportunity.
- c. Employment and working conditions for project staff will comply with all relevant employment and health and safety legislation and codes of practice.
- d. All expenditure in connection with the project will be completed by the end date unless otherwise agreed in writing with the Trust.
- e. The grant will be treated as restricted funds and used solely for the purposes in the project application. The grant and associated expenditure will be separately accounted for unless otherwise agreed in writing with the Trust.
- f. Any grant not spent by the end date will be accounted for and may have to be returned to the Trust.
- g. Projects must commence within 3 months of the Trust's offer unless dispensation is agreed.
- h. Capital purchases will normally be made within three months of receipt of the first grant instalment. Payment will be released on receipt of invoice and paid direct to the supplier. Expenditure on alternative items will not be permitted except by prior written agreement with the Trust.
- i. Monitoring forms and other reports will be completed in full and returned within three weeks of the period end.
- j. Staff of the Trust or authorised representatives will be permitted to visit the project, meet project staff and have access to any information relevant to the progress and conduct of the project except any information which would identify individual clients and therefore be a breach of client confidentiality.
- k. The Trust's support will be acknowledged in annual reports, vacancy adverts and other information issued by the organisation concerning the project. We also encourage acknowledgement on your organisation's website.
- l. For purposes of project evaluation, the Trust may request organisations to carry out customer satisfaction surveys.
- m. Any variations to the project or the above requirements must be agreed in writing with the Trust before the variation is made.
- n. If your project involves delivery of any of the following: free at source non-commercial debt counselling/debt adjustment/ credit information services your organisation must be authorised by the Financial Conduct Authority (FCA) to undertake these activities unless you benefit from exemption.
- o. The organisation has arrangements in place to continue the project if the funded employee during their term of employment is not able to fulfil the work required to maintain outputs agreed. In such an event the organisation will notify the Trust in writing within two weeks of the person's absence.
- p. Funding must not be used to cover sick pay for periods exceeding two weeks or for absence from work for any other reason (except annual holidays).
- q. Any person working on a project that is supported by United Utilities Trust Fund must hold a valid Disclosure & Barring Service (DBS) certificate.
- r. Any person employed to work on a project that is supported by United Utilities Trust Fund who is delivering debt/money advice must also be or become a member of the Institute of Money Advisers (within the first month of employment) and gain a Certificate of Accreditation (within 6 months of employment).

I accept that if the project is in breach of the above requirements, or if project objectives are not being met, or if the Trust's objects no longer allow it to support the project, the Trust may withhold payment of the next instalment of the grant or make payment of the next instalment subject to further conditions. I further understand and accept that, if the Trust is subject to a shortfall in overall funding, it may give reasonable notice that funding of the project can no longer be continued.

Signed on behalf of:

Signature:

Date:

Name:

Chair of Organisation:

How to apply

To apply to the organisational grants programme, please download an application form:

[Download Application Form](#)

Applicants will need to complete the application form and return to:
communitygrants@aurigaservices.co.uk

The deadline for applications is 16th June 2026 at 12 noon. Applications received after the closing date will not be accepted.

If you have difficulties accessing the application form or for more information contact:
communitygrants@aurigaservices.co.uk or visit <https://www.uutf.org.uk/information-for-organisations/organisational-grant-funding/grant-funding/>

Key Dates:

- 16th June 2026:** Closing date for applications
 - 30th June 2026:** Application outcomes
 - 31st July 2026:** Agreements returned from successful applicants
- All projects are expected to start within 3 months of approval**