

**citizens
advice**

Copeland

Benefits Advice

For working age people and children



We are Citizens Advice in West Cumbria

We provide ***Free, Independent, Confidential*** and ***Impartial advice*** to everyone on their rights and responsibilities for the problems they face, no matter what they may be. We value diversity, promote equality and challenge discrimination.

We're here to help you with a range of issues such as:

- Managing debt
- Benefits
- Household bills
- Energy advice
- Housing problems
- Understanding rights at work
- Family/relationships breakdown
- Consumer issues
- Immigration



Find the advice you need in the best way for you

Our advice can be accessed by telephone, email or online

Telephone For telephone advice call **01946 693321**



This line is open:

Monday to Thursday (9am – 4pm)

Online



Visit our website citizensadvicecopeland.org.uk
for the most up to date information and updates



Visit our
website



or visit our social media:



Facebook.com/AdviceinCopeland



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Email



If you prefer to email us please send details of your enquiry and how we can contact you to advice@cacopeland.org

Outreach



We have several outreaches in the Copeland area where you can come along and have a chat with one of our team about the query you are dealing with.

Check what benefits you can get

If you're struggling with the cost of living, you should check if you can claim benefits or increase your current benefits.

You might be able to claim certain benefits even if you work, have savings or own a home.

To check what benefits you can get, you can:

- use a benefits calculator - for a detailed check based on your personal situation
- read our general benefits advice - to quickly check if you could get Universal Credit and other benefits

Use a benefits calculator

Benefits calculators can tell you what benefits you might get and how much money you could get in benefits.

To get a more accurate answer, you'll need information about your savings, income, pension, childcare payments and any existing benefits for you and your partner, if you have one.

Check if you can use a calculator

None of the calculators can give you an accurate answer if you're:

- a student
- on strike
- living outside the UK
- living permanently in residential care or a nursing home
- in prison

This is because it's more complex to work out what benefits you can get if you're in one of these situations.

If you want a detailed benefits check

You can use the Entitledto benefits calculator for a detailed overview of what you might get. Entitledto's calculator is particularly useful if:

- you're already claiming benefits
- you're sick or disabled
- you're over State Pension age - you can check your State Pension age on the gov.uk website

Use the Entitledto benefits calculator:

<https://www.entitledto.co.uk/?e2dwp=y>

If you want a quick overview of what help you can get

You can use the Turn2us benefits calculator for a quick idea of what benefits and other financial help you might be eligible for.

Use the Turn2us benefits calculator:

<https://benefits-calculator.turn2us.org/>



What is Universal Credit

Universal Credit has replaced these benefits for most people:

- Housing Benefit
- income-related Employment and Support Allowance (ESA)
- income-based Jobseeker's Allowance (JSA)
- Child Tax Credit
- Working Tax Credit
- Income Support

You might be able to get Universal Credit if you're not working or you're on a low income.

Universal Credit works differently from the old benefits - so it's important to know the differences.

The biggest differences are:

- you can get Universal Credit if you're unemployed but also if you're working
- you'll usually get a single payment each month, rather than weekly or fortnightly
- instead of getting a separate housing benefit, your rent will usually be paid directly to you as part of your monthly Universal Credit payment



Check if you can get Universal Credit

Universal Credit is a benefit you can claim if you're on a low income or unemployed.

It might be worth claiming Universal Credit if:

- you're struggling to pay the bills
- you've lost your job and have no income
- your income has dropped but you're still working
- you have a disability or illness that stops you working
- you have childcare costs
- you're caring for someone

If you already get other benefits, you might have to move to Universal Credit instead.

There's no set level of income where you stop being eligible for Universal Credit - it depends on your situation.

Who can get Universal Credit

To get Universal Credit you must:

- be 18 years old or over - or in some cases 16 or 17
- be under State Pension age - check your State Pension age if you're over 60 years old on [GOV.UK](https://www.gov.uk)
- live in the UK - there are extra rules if you're not a British citizen

You must usually have less than £16,000 in savings or other investments - called 'capital'. Capital doesn't include your pension pot or the home you live in. If you live with a partner, their income and capital will be taken into account.

If you have more than £16,000 in capital, you might still be able to get Universal Credit for up to a year. This applies if you get tax credits and you've had a letter from the DWP telling you to move to Universal Credit by a certain date.

You can get Universal Credit if you're living with other people but

it might affect how much you get. For example, living with parents might mean you get less help with housing costs.

You can get Universal Credit if you're self-employed - the application process is the same. Whether you'll be able to get Universal Credit depends on your situation.

If you're already claiming benefits or tax credits

Universal Credit is gradually replacing:

- Housing Benefit
- income-related Employment and Support Allowance (ESA)
- income-based Jobseeker's Allowance (JSA)
- Child Tax Credit
- Working Tax Credit
- Income Support

You can usually stay on one of these benefits unless:

- something about your situation has changed - not every change means you need to claim Universal Credit
- you've had a letter from the DWP telling you to move to Universal Credit by a certain date - this is called a 'migration notice'

If you've had a letter, you only have to move to Universal Credit if it's an official migration notice.

Starting your Universal Credit claim

You should first check if you're eligible for Universal Credit.

If you're eligible, you'll usually have to apply for Universal Credit online on the gov.uk website. You'll then get an online account which you'll use to apply for Universal Credit and keep your claim up to date.

You'll need an email address and a phone number to create an online account.

You can find out how to get an email address on the Which? website.

If you're reapplying for Universal Credit, you might not have to go through the full application process again.

Applying for Universal Credit

If you haven't already, you should check you're eligible for Universal Credit.

If you're already on benefits, you should check if you need to move on to Universal Credit. You might need to move if:

- your situation changes - for example if you separate from your partner or move to a different council area
- you get a letter from the Department for Work and Pensions (DWP) telling you to claim Universal Credit by a certain date

How to apply for Universal Credit

You'll usually have to apply for Universal Credit online. The first thing you need to do is set up an online account - you'll use this to apply and manage your claim. You might be able to apply by phone in special circumstances.



Then you'll need to complete 4 more steps before you can get Universal Credit. You'll need to:

1. answer questions about your situation - this is called your 'to-do list'
2. confirm your identity - you can do this online or in person
3. book an appointment with your work coach - you'll meet them regularly as part of your Universal Credit claim
4. speak to your work coach at the Jobcentre or on the phone - they'll check your details and agree what tasks you'll do regularly to get Universal Credit

Make sure you complete all of these steps - you'll need to do them all before you can get your Universal Credit payment.

Help to Claim

Our Help to Claim advisers can help you with the early stages of your Universal Credit claim. You can talk to them on the phone, online over chat or using our British Sign Language (BSL) service.

Our advisers can help you:

- work out if you can get Universal Credit
- fill in the Universal Credit application
- prepare for your first Jobcentre appointment
- check your first payment is correct

You can contact an adviser through our free Help to Claim phone service. Advisers are available 8am to 6pm, Monday to Friday:

0800 144 8 444

How Universal Credit works

You'll usually get one monthly payment to cover your living costs. If you claim Universal Credit as a couple, you and your partner will get one payment between the 2 of you. The payment is made up of a basic 'standard allowance' and extra payments that might apply to you depending on your circumstances.

You might be able to get extra payments if you:

- look after one or more children
- work and pay for childcare
- need help with housing costs
- are disabled or have a health condition
- are a carer for a disabled person or you have a disabled child

If you get help with rent

If your UC payment includes help with rent, you'll usually need to pay your landlord each month from your Universal Credit payment, even if you live in social housing. You can ask the DWP to pay your rent directly to your landlord if you're in debt, have rent arrears or are struggling with money.

If you're working

You can work and still get Universal Credit - your Universal Credit will reduce gradually as you earn more. Your Universal Credit will go up if your job ends or you earn less.

If you're self-employed, your payment might also be affected by how much the DWP expect you to earn each month - this expected amount is called your 'minimum income floor'.

Claiming other benefits if you get Universal Credit

You should apply for Council Tax Reduction - if you get it, it won't reduce the amount of Universal Credit you get.

If you're disabled, you should check if you're eligible for Personal Independence Payment (PIP). If you're responsible for a disabled child, you should check if you can claim Disability Living Allowance (DLA) for your child. Getting PIP or DLA won't reduce the amount of Universal Credit you get.

Personal Independence Payment

Check if you're eligible for PIP

You might be able to get Personal Independence Payment (PIP) if you need extra help because of an illness, disability or mental health condition. You can make a PIP claim whether or not you get help from anyone.

You don't need to have worked or paid National Insurance to qualify for PIP, and it doesn't matter what your income is, if you have any savings or you're working.

Check the main eligibility rules

To get PIP you must find it hard to do everyday tasks or get around because of a physical or mental condition. You must have found these things hard for 3 months and expect them to continue to be hard for another 9 months.

You must be living in England or Wales when you apply - unless you or a close family member are in the armed forces.

You must be at least 16 years old to get PIP.

Your illness, disability or mental health condition

PIP is not based on the condition you have or the medication you take. It is based on the level of help you need because of how your condition affects you.



You're assessed on the level of help you need with specific activities. It's hard to say if the level of help you need will qualify you for PIP. But, if you get or need help with any of the following because of your condition, you should consider applying:

- preparing and cooking food
- eating and drinking
- managing your treatments
- washing and bathing
- managing toilet needs or incontinence
- dressing and undressing
- communicating with other people
- reading and understanding written information
- mixing with others
- making decisions about money
- planning a journey or following a route
- moving around

The help you get may be from a person, an aid (such as a walking stick or guide dog) or an adaptation to your home or car.

How to claim PIP

There are 3 stages to claiming PIP:

1. Contact the Department for Work and Pensions (DWP) and fill in the PIP1 form - they can do this for you over the phone
2. Fill in the 'How your disability affects you' form - you can choose to get a paper form by post or get an email with a link to an online form
3. Go to a medical assessment

It can take up to 6 months from when you first contact the DWP to when you get your first payment. If the DWP decide you can get PIP, they'll pay you the money you should have got from the date you started your claim.

Contacting the DWP

It's best to start your claim by calling the DWP - it's quicker than writing to them. If they decide you can get PIP, they'll pay you the money you should have got from the date you called them.

You'll need to have this information when you call the DWP:

- your full name, address and phone number
- your National Insurance number
- your bank or building society account details
- contact details of your GP or other health professionals you deal with
- the dates and details of any stays in hospital or residential care
- your nationality or immigration status
- if you've been abroad for more than 4 weeks at a time in the last 3 years (you'll need the dates and details)

Personal Independence Payment claim line

Telephone: 0800 917 2222

Getting evidence to support your PIP claim

It's useful to include evidence from health professionals on how your condition affects you. It can give the Department for Work and Pensions (DWP) a clearer picture of how your condition affects you and give you a better chance of being properly assessed.

Evidence could be a letter, report or care plan, and you can send it any time before the DWP makes a decision on your claim.

Keeping a PIP diary

If your condition fluctuates (you have good and bad days) it can be helpful to keep a diary. A diary is a handy way to record your bad days and how they affected you. You could use a diary as evidence as well as use it to help you fill in your 'How your disability affects you' form. To help you, you can use our template diary. You can also ask someone to help you write it.

What to ask health professionals for

When you contact the health professional, tell them that you're making a claim for PIP and ask them to provide a letter explaining how your condition affects you. It's important to do this because PIP is based on how your condition affects you and not the condition itself or the medication you take.

Carer's Allowance

Carer's Allowance is a benefit for people who are giving regular and substantial care to disabled people. Carer's Allowance is a taxable benefit and forms part of your taxable income.

Check if you can get Carer's Allowance

You can usually get Carer's Allowance if all of the following apply:

- you're aged 16 or over
- you're not in full time education
- you spend at least 35 hours a week caring for a disabled person
- you don't earn more than £196 a week from employment or self-employment – after deductions such as income tax, National Insurance and half of your pension contributions

The person you're caring for must get one of the following benefits, called 'qualifying benefits':

- Attendance Allowance
- Constant Attendance Allowance
- the middle or highest rate of the care component of Disability Living Allowance
- the standard or enhanced rate of the daily living component of Personal Independence Payment
- Armed Forces Independence Payment
- the standard or enhanced rate of the daily living component of Adult Disability Payment
- the middle or highest rate of the care component of Child Disability Payment

You usually have to be in Great Britain when you claim. There are some exceptions, for example, for members and family members of the Armed Forces. You might be able to get Carer's Allowance if you and the person you are caring for move to the EU, Norway, Switzerland, Iceland or Liechtenstein, or if you're already living in one of these countries. You can find out more about claiming benefits if you live, move or travel abroad on GOV.UK.

Claiming Carer's Allowance

If the person you're caring for gets a benefit with a Severe Disability Premium or Addition

The person you're caring for can't get the Premium or Addition while you're getting Carer's Allowance. They should contact the DWP or their local council to let them know you're getting Carer's Allowance.

The person you're caring for might get a Severe Disability Premium or Addition as part of:

- income-based JSA
- income-related ESA
- Income Support
- Housing Benefit
- Council Tax Support
- Pension Credit

Always check with the person you're caring for before you apply for Carer's Allowance.

To make a claim for Carer's Allowance you can:

- use the online Claim Carer's Allowance service on GOV.UK
- download and print a Carer's Allowance claim form, fill it in and send it by post
- You can't make a claim by phone.
- If you need help making your claim, contact the Carer's Allowance Unit.

Carer's Allowance Unit telephone: 0800 731 0297

Disability Living Allowance

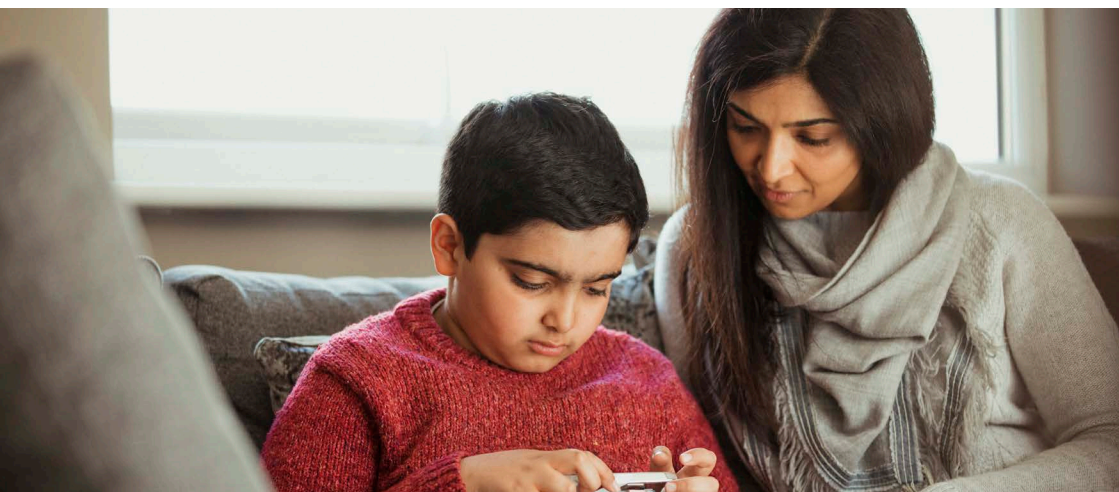
Check if you can get DLA for your child

It's very common for a parent to think they won't be able to get Disability Living Allowance (DLA) for their child when they can. DLA isn't just for children who are physically disabled. It can be given for a wide range of medical conditions including behavioural and mental health conditions as well as learning disabilities and developmental delay. You might be able to claim even if you wouldn't describe your child as 'disabled'.

You can get DLA if at least one of the following applies to your child:

- they need a lot more care, attention or supervision than a child of the same age who isn't disabled
- they have difficulty walking or getting around outdoors in unfamiliar places, compared to a child of the same age who isn't disabled

Your child must have been disabled or had the condition for at least 3 months, and you must expect it to last for 6 more. You don't need a formal diagnosis from a doctor to apply, but this can usually help.



If your child is terminally ill and not expected to live more than 12 months, you can apply right away regardless of how long your child has had difficulties for. Read more about applying for a terminally ill child:

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/disability-living-allowance/help-with-your-dla-claim/claiming-dla-terminally-ill/>

Your child needs to be under 16 for you to claim DLA - if they're 16 or over you'll have to claim Personal Independence Payment.

If your child's under 3 years old

It can be difficult to get DLA for a baby or an infant because all children of that age need a lot of care. But, you should still apply if your child needs more care, attention or supervision than a child of the same age who isn't disabled or doesn't have a health condition.

For example, most babies would be expected to wake during the night. But if you have to get up to give them a treatment such as an inhaler 2 or 3 times a night, then this means your child needs more care and attention than a baby who doesn't need an inhaler.

If your child is under 3, you won't be eligible for the 'mobility component' of DLA.

Your earnings and other benefits

DLA isn't means tested, so it doesn't matter how much you earn or how much money you might have in savings.

Any other benefits you might be getting won't be affected. In fact, getting DLA could mean that:

- you can get other benefits, or
- you can get a higher rate of the benefits that you currently get

How to claim DLA for your child

You can claim DLA to help with the extra costs you have because of your child's health condition or disability.

You can apply through a fast-track process if your child has been diagnosed as terminally ill.

Check if your child is eligible

You can get DLA if your child:

- needs more care, attention or supervision than a child of the same age who doesn't have a disability or health condition, or
- has difficulty walking or getting around outdoors in unfamiliar places

DLA isn't means tested, so it doesn't matter how much you earn or how much savings you have.

If you're not sure if you're eligible you can read more about eligibility for DLA for children.

Get an application form

You can either phone for an application form or download one.

It's best to phone because your payments will be backdated to the date you phoned. If you download an application form, you'll only be paid from the date that the DWP receives the form.

Disability Living Allowance (DLA) Helpline

Telephone: 0800 121 4600

Keep a diary

It's a good idea to keep a diary of your child's condition for a week before you fill in the form - particularly if your child has bad days and good days. Write down your child's difficulties, the help or care you gave and how long it took.

Depending on your child's condition, you might want to keep a diary for longer than a week - for example if your child's condition usually affects them 1 week a month.

We've made a DLA diary that you can print out and use - it covers 7 days and gives you tips on what to write down. (Find it online on our website).

The diary can really help you when you fill in the form. You can also send it with the form as evidence if you like.

When your child turns 16 - moving to Personal Independence Payment (PIP)

PIP is a disability benefit similar to DLA, but for people 16 and over.

You'll get a letter from the DWP shortly before your child's 16th birthday telling you about switching from DLA to PIP.

You'll need to fill in a new form and your child will need to go for an assessment - even if they didn't have an assessment for DLA.

Child Benefit

Check if you can get Child Benefit

Child Benefit can help you with the costs of your children. It's usually paid every 4 weeks.

If you're eligible you'll get £26.05 a week for your first child and £17.25 a week for any children after that.

You can claim Child Benefit if:

- you're 'responsible for the child'
- the child is under 16 years old - or under 20 years old and still in education or training



It doesn't matter if you work, or have savings and investments.

If you live abroad, you can't usually claim Child Benefit, but there are some exceptions. The rules are complicated so get advice from your nearest Citizens Advice to see if you're eligible.

You can't get Child Benefit if your child:

- is in hospital or residential care and will be there longer than 12 weeks - unless you're still spending money on the child's needs
- is 16 or over, has left full time education or training and works more than 24 hours a week
- has been in prison or custody during the last 8 weeks
- has been looked after by a local authority for the last 8 weeks
- is getting income-based Jobseeker's Allowance, Universal Credit, tax credits, Income Support or Employment and Support Allowance
- is married or in a civil partnership - unless they're either not living with their partner or their partner is in full-time education or training

If you're getting other benefits, the amount of Child Benefit you get won't reduce your other benefit payments unless the Benefit Cap applies. The Benefit Cap will only apply if you get Housing Benefit or the housing element of Universal Credit. You can:

check if the Benefit Cap applies to you if you get Housing Benefit:

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit/help-with-your-housing-benefit-claim/check-if-the-benefit-cap-will-affect-your-housing-benefit/>

check if the Benefit Cap applies to you if you get the housing element of Universal Credit:

<https://www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/check-how-much-universal-credit-youll-get/#h-4-check-if-you-re-affected-by-the-benefit-cap>

How to claim Child Benefit

You can claim Child Benefit at any time, but it's best to do it as soon as your child is born or comes to live with you. If you've just had a baby you need to register the birth before you claim.

Your Child Benefit will be backdated to when the child was born - up to a maximum of 3 months - so you won't miss out on payments.

You can make a claim for Child Benefit online on GOV.UK:

<https://www.gov.uk/child-benefit/how-to-claim>

You can also make a claim using the HMRC app which is available on the App store and the Google Play Store.

If you can't make a claim online or using the app, you'll need to download and fill out the claim form on GOV.UK:

<https://www.gov.uk/government/publications/claim-child-benefit-if-you-cannot-claim-online>

Employment and Support Allowance (ESA)

Check if you can claim ESA

You might be able to get Employment and Support Allowance (ESA) if you have difficulty working because you're sick or disabled. This is called having 'limited capability for work'.

You can get ESA at the same time as other benefits like Personal Independence Payment (PIP).

You can't usually get ESA at the same time as Jobseeker's Allowance (JSA) or Income Support.

If you're employed but you can't work, you'll usually get Statutory Sick Pay (SSP) from your employer for 28 weeks. You can't get SSP and ESA at the same time, but you can start your ESA claim up to 3 months before your SSP ends. It's worth claiming ESA early so your

payments start as soon as possible.

You can get ESA if you're self-employed - the application process is the same.

To claim ESA you must:

- be aged 16 or over
- be under State Pension age – check your State Pension age on GOV.UK
- live in England, Wales or Scotland

You can only do a limited amount of work while you get ESA – check what work you can do while getting ESA.

Check what type of ESA you can claim

The type of ESA that most people can claim is called 'new style' ESA.

There are 2 old types of ESA, which some people are still getting - they're called 'income-based ESA' and 'contribution-based ESA'.

If you're already getting contribution-based ESA, you might be able to add income-based ESA to it. This could mean you'll get more money.

You can't make a new claim for contribution-based ESA.

If you've been getting a severe disability premium (SDP), you can apply for new style ESA.

Check if you can claim new style ESA

You usually need to have met National Insurance conditions for 2 tax years – in 2024 the tax years are 2021-22 and 2022-23.



You can check your National Insurance record on GOV.UK. It will say if you have a 'full year' of contributions, and if this comes from employment, self-employment or National Insurance credits.

You might have got National Insurance credits to fill gaps in your payments. For example, if you were getting benefits because you weren't working or were ill.

You'll meet the National Insurance conditions if you have either:

- full years of contributions from employment or self-employment for both tax years
- 1 full year of contributions from employment or self-employment and the other full year from National Insurance credits

If you don't think you meet the National Insurance conditions or you can't check your National Insurance record, you should still apply for new style ESA. You might meet the National Insurance conditions in other situations. The DWP will check your National Insurance record as part of your application.

Even if you don't qualify for new style ESA, you might still get National Insurance credits if you have limited capability for work. These National Insurance credits might help you qualify for ESA in the future. They also count as contributions for your State Pension. Check if you can get National Insurance credits on GOV.UK.

Check if you can add income-related ESA to your claim for contribution-based ESA

If you're already getting contribution-based ESA, you might be able to add income-related ESA if you're eligible for it.

To get income-related ESA:

- you must have no income or a low income
- you must have less than £16,000 in savings
- you must not be 'subject to immigration control' – check if you're subject to immigration control
- if you live with a partner, they must work less than 24 hours each week

If you live with a partner, the DWP will add your income and savings together.

If you're in full time education, you can only get income-related ESA if you also get:

- Disability Living Allowance (DLA),
- Personal Independence Payment (PIP)
- Armed Forces Independence Payment (AFIP)
- Adult Disability Payment
- Child Disability Payment

To add income-related ESA you shouldn't make a new claim - you should ask the DWP for a 'supersession' of the claim. You can ask for your claim to be superseded by either:

- writing to the address on your ESA letters
- calling the Jobcentre Plus

Jobcentre Plus Telephone: 0800 169 0310

Claiming new style ESA

You'll need to show that your medical condition makes it difficult to work – this is called 'limited capability for work'.

If you haven't already, you should get a fit note from a healthcare professional who's treating you.



Getting a fit note

You can get a fit note from the following healthcare professionals:

- your GP or a doctor at a hospital
- a registered nurse
- a pharmacist
- an occupational therapist
- a physiotherapist

Your fit note will be either printed or digital. If you're not sure which kind you'll get and how you'll get it, check with the healthcare professional.

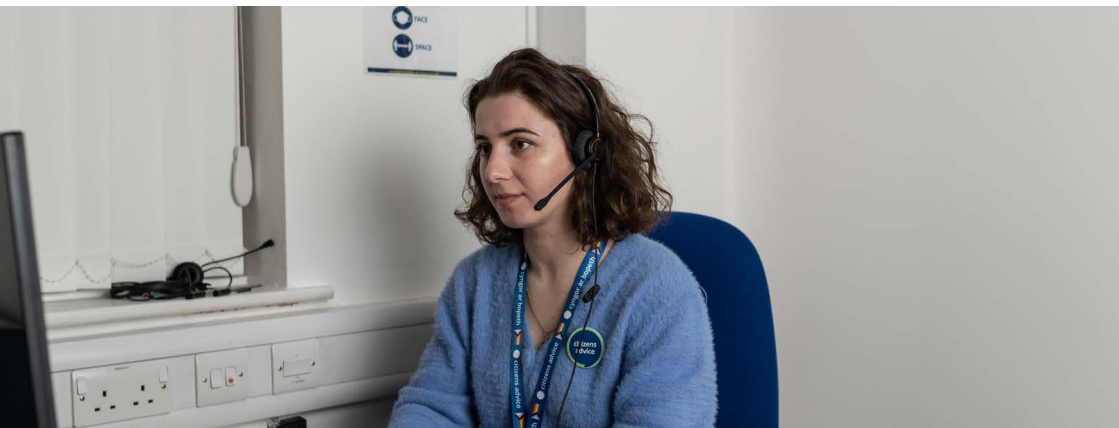
If you get a printed fit note, check that the healthcare professional has signed it.

If you get a digital fit note, check that it includes the healthcare professional's name.

If the healthcare professional hasn't either signed your fit note or included their name, it could be rejected by the DWP and you might have to get a new one.

Your fit note is free if you've been ill for more than 7 days when you ask for it. You might have to pay for it if you've been ill for 7 days or less.

You should always keep your fit note - you might have to pay for a replacement if you lose or delete it. You can give the DWP a copy or take a photo of it to upload online.



Apply for new style ESA

Because of coronavirus, you have to apply for new style ESA online or by phone.

You'll need to do this even if you're on Universal Credit. You can't apply for ESA through your Universal Credit online account anymore.

You can apply online for new style ESA on GOV.UK. You'll be asked some questions first to make sure you're eligible. If you are, you'll be asked to fill in an online form.

When you apply you'll need:

- your National Insurance number - check where to find your National Insurance number at GOV.UK
- your bank or building society account number and sort code - if you don't have a bank account you can use the payment exception service on GOV.UK
- your GP's name, address and telephone number
- details of your income if you're working
- the date your SSP ends if you're claiming it

When the form asks what date you want to claim ESA from, put the date when you first had limited capability for work. You'll need to give the DWP a fit note from that date.

You'll need to apply by phone if you're an 'appointee' which means you're applying on behalf of someone else. If you can't use online forms you can also apply over the phone. Call the Jobcentre Plus new claims helpline - select the option for new style ESA.

When you call the DWP they might tell you to claim Universal Credit too - you don't need to do this to claim new style ESA. If you want to understand what benefits you can get before you call the DWP you can use a benefits calculator.

Don't feel pressured by the DWP into applying for something you're not sure about - if you don't want to claim Universal Credit tell them you only want to claim new style ESA.

Jobcentre Plus claim lines Telephone: 0800 055 6688

All benefit rates current as of April 2025

Charity registration number 1080581
Company limited by guarantee registered number 3954988
Authorised and regulated by the Financial Conduct Authority FRN: 617570