

The London  
Community  
Foundation

Deutsche Bank



# Deutsche Bank Opportunity Fund

Fund guidelines

Round 1 – 2020

[londoncf.org.uk](https://londoncf.org.uk)

# Fund guidelines

## Introduction

Deutsche Bank has been working with The London Community Foundation to deliver its Small Grants Fund since 2005. Over that time, £744,000 has been awarded to 189 organisations across the capital to support projects working with older people, as well as projects focusing on health and wellbeing.

This year, Deutsche Bank has decided to shift the focus of the fund to increase its impact on one specific issue – homelessness. Recognising the realities of running a charitable organisation in London, they have decided to concentrate their funding into one specific area, offering multi-year core cost grants. Newham has been chosen as the focus of the fund in this first year, in line with a report released by Shelter in November 2018 which showed that the borough has the highest rates of homelessness in the country, with 1 in 24 people being homeless.<sup>1</sup> There are particularly high rates of insecure housing in the borough, with 4,500 households in Newham living in temporary accommodation, the highest number in London.<sup>2</sup>

The Deutsche Bank Opportunity Fund will offer grants to grassroots organisations working within the borough of Newham. These guidelines outline the criteria for the Fund. Please read the following carefully before deciding whether to submit an application.

---

<sup>1</sup> "Homelessness in Great Britain – the numbers behind the story," *Shelter*, November 2018.

<sup>2</sup> "London's Poverty Profile," *Trust for London*, 2017.

---

# Homelessness

Shelter, a national homelessness charity, defines homelessness in the following way:

“The definition of homelessness means not having a home. You don't have to be living on the street to be homeless - even if you have a roof over your head you can still be without a home. This may be because you don't have any rights to stay where you live or your home is unsuitable for you.

## What situations mean you are homeless?

You might be defined as homeless if you are:

- sleeping on the streets
- staying with friends or family
- staying in a hostel or bed and breakfast hotel
- living in overcrowded conditions
- at risk of violence in your home
- living in poor conditions that affect your health.
- living in a house that is not suitable for you because you are sick or disabled.”<sup>3</sup>

This fund will address homelessness in all of its forms including street homeless, those living in temporary accommodation and sofa surfing.

---

<sup>3</sup> [https://scotland.shelter.org.uk/get\\_advice/advice\\_topics/homelessness/what\\_is\\_homelessness](https://scotland.shelter.org.uk/get_advice/advice_topics/homelessness/what_is_homelessness)

---

# What's available?

## Grant size

Grants of up to £15,000 per year for two years. It is expected that 3-4 organisations will receive funding.

## Fund criteria

- Organisations must be working to reduce homelessness or to support those affected by, or at risk of, homelessness.
- Organisations based and working in Newham.
- Grants may be used for either project or core costs.
- Organisations must have had an income of under £250,000 in the last financial year.

## Who can apply?

The following not-for-profit organisations are eligible to apply:

- Constituted community and resident groups
- Registered charities
- Companies limited by guarantee
- Social enterprises
- Community Interest Companies (CICs) limited by guarantee
- Charitable Incorporated Organisations (CIOs)

Additionally:

- Organisations must have an income of under £250,000 in the last financial year.
- Organisations must have been active for at least 12 months and will have submitted latest Audited Accounts or Management Accounts.
- Organisations must have a safeguarding policy which has been reviewed within the last two years.
- Organisations must have at least three unrelated trustees or directors.
- Organisations must have their own bank account with two unrelated signatories.

---

## What can't be funded?

- Local Authorities
- Any party-political activity
- Purely commercial ventures (for profit)
- Spending that has already taken place (i.e. retrospective funding)
- Individual sponsorship
- Activities promoting religious beliefs
- Activities where people are excluded on the basis of religion, sexual orientation, gender (unless the issue being dealt with is gender-specific) or ethnicity
- Organisations with overdue or incomplete monitoring on a previous grant from The London Community Foundation
- Projects or spending that has already taken place
- Commercial activities – the fund can only support activities that are not for profit
- Activities which are political or religious in nature
- Activities which are a statutory responsibility
- Capital projects
- CICs or Company Ltd by Guarantees with shares
- Organisations whose current liabilities have exceeded their current assets at the last two balance sheets
- Organisations where trustees are paid, unless evidence of approval is provided from the Charity Commission and/or this arrangement is referenced in the governing document
- Organisations in receipt of Directors / Trustee Loans
- Applications from organisations with overdue or incomplete monitoring on a previous grant from The London Community Foundation from any of its programmes. If you know you have outstanding monitoring on a previous grant, please contact The London Community Foundation to resolve this.

## Support from Deutsche Bank employees

Deutsche Bank is keen to engage with funded organisations in ways beyond funding. In your application it will be keen to hear of any additional support you require that employees may be able to help with. Examples could be regular volunteer support to help you deliver services for homeless people, hands-on practical help to repair physical needs to your buildings, or utilising employee's breadth of skills to build your organisation's strategy or overcome a business challenge you are facing.

## Monitoring

Grantees will be required to complete a monitoring report outlining how the grant was spent and highlighting the benefits for your users. Monitoring and evaluating our grants enables us to better understand the impact of our grantmaking. It helps us to understand community need, inform future strategies, and provides vital information if we are considering future funding.

It should also help you to collect valuable information on how service users benefit from your work, what works and what doesn't, and also demonstrate to funders the value of your work. Further information can be found on the NCVO website.

---

## Timeline

Date	Action
Monday 20 <sup>th</sup> January 2020	Fund opens for applications
12pm Friday 6 <sup>th</sup> March 2020	Fund closes
Mid-April 2020	Grants awarded
April 2021	Interim grants report submitted
April 2022	Final grants report submitted

## How to apply

You can access the application form and guidance notes at <https://londoncf.org.uk/grants/deutsche-bank-opportunity-fund>

Once you are in the application form, please read the instructions carefully, tick to say if you agree and have understood, enter your e-mail address and click on the "Send e-mail and continue". Once you have done this you will be sent an e-mail with a link to your unique online application form. You should receive the email within a couple of minutes (please check your junk mail folder).

Full guidelines on using our online application form are available on our website. You will need to complete an online application form and submit along with the following documents to us by the deadline:

- Governing document (e.g. your set of rules or constitution)
- Details of the management committee
- Either your record of income and expenditure for the last 12 months OR annual accounts
- Safeguarding Policy (if your proposal includes work with under 18's or vulnerable adults)

### Some top tips for top applications

- Draft your responses before completing the online form.
- Make sure that every question has been answered in full (the online form will prompt you).
- Ensure your budget section has a clear breakdown of all the costs associated with your project.
- Ask somebody to read through the application before sending, preferably someone who knows nothing about the project. This is a great way to pick up on any mistakes or lack of information and rectify it before submitting.

## Deadline for applications

Your completed application, including all supporting documents must be received by 12pm on Friday 6<sup>th</sup> March 2020.

---

## Need help?

Please do not hesitate to contact The London Community Foundation Programmes team:

- if you have any queries about your proposal prior to making an application
- if you need help with completing the form
- if you have problems with providing the supporting documents.

Contact details are provided below.

Tel: 0207 582 5117

Email: [applications@londoncf.org.uk](mailto:applications@londoncf.org.uk)

Web: [www.londoncf.org.uk](http://www.londoncf.org.uk)

---

Unit 1.04 Piano House  
9 Brighton Terrace  
London SW9 8DJ  
T +44 (0)20 7582 5117  
F +44 (0)20 7582 4020  
E [info@londoncf.org.uk](mailto:info@londoncf.org.uk)