



Lowell Giving Community Fund

Fund guidelines 2018

Fund guidelines

About the Fund

The Lowell Giving Community Fund was set up in 2018 to award grants to organisations in Kingston upon Thames and Elmbridge that are working to support people who are facing disadvantage to achieve their potential.

About Lowell Group

[Lowell Group](#) is a European leader in credit management services. Lowell UK was born from the idea that there was an opportunity to do debt recovery in a better way – a way that focused on using data and insight to deliver a truly tailored service for the individual. Lowell seeks to improve the financial well-being of clients and consumers and the Lowell Giving Community Fund was created with this in mind.

About The London Community Foundation

We believe in a strong and vibrant London, in which everyone has the chance to thrive, regardless of who they are or where they're from. We offer a lifeline to Londoners who are suffering multiple disadvantages including inequality, exclusion and discrimination. We identify change makers in the community, and champion grassroots initiatives, taking a community development approach to grant-making. In doing so, we support those best placed to make an impact locally. To date, we have invested over £50 million of philanthropic support into more than 10,000 charitable projects across the Capital.

Why we exist

London drives the UK economy, but many Londoners feel increasingly left behind. Poverty, crime, depression and isolation are all too common. Our aim is to help build better connected, stronger and more resilient communities. We believe that the answers to the problems facing communities exist in the communities themselves and we exist to catalyse change at community level. We use our knowledge and expertise to tackle the most pressing issues facing Londoners today. Together with our supporters, we create aspirational, confident and empowered communities, whose residents have the opportunity to transform their lives for the better.

Our reach

Thanks to the generosity of our supporters, we have invested over £15 million into charitable projects across the capital during the last three years, improving the lives of over 300,000 Londoners. We support a wide range of charities and community groups across London, enabling a number of different organisations and projects to achieve impact. We specialise in finding and funding smaller organisations that do not attract mass public support, or who are at an early stage in their development.

Fund Criteria

Thank you for taking the time to consider applying for a grant from the Lowell Giving Community Fund 2018. The aims and priorities that your project will need to meet are set out below.

Primary Aim

To provide funding for organisations in Kingston upon Thames and Elmbridge that are working to support children and young people who are facing disadvantage to achieve their potential.

Priorities

Projects that meet one or more of the following themes will be prioritised:

Education and skills training
Employability
Financial inclusion
Financial literacy

You do not need to meet all these priorities, but please be specific about which priority/priorities your project meets.

What can I apply for?

You can apply for grants of between £1,000 and £20,000.

Grants can be spent over one year or two, you should specify in your application form whether you are applying for funds over one year or two. **The maximum grant size is £20,000**, so whether this is spread over one year or two, the total grant request cannot exceed £20,000.

Applications for core costs are encouraged. You can apply for any cost related to your organisation, including for example; staff costs, volunteer expenses, staff salaries, operational costs, building running costs, capacity building costs etc. We are unlikely to support primarily capital appeals or building projects.

You should only apply for the funds that you need to deliver your project or solution. Some groups will require low levels of funds to keep operations going or to buy new equipment; others may require more funds to scale up a proven operation or to run a new project. In all cases, applicants will be assessed against the evidence and level of need for the project and the level of funds required to deliver the project. Your request should be appropriate to the level of experience, ability to deliver and evidence of need.

Who can apply?

Constituted community groups, registered charities, companies limited by guarantee, social enterprises or Community Interest Companies (CIC's) are all eligible to apply to the fund.

Applicants will need to have the following in place in order to apply:

- a minimum of 3 un-related Management Committee members
- a governing document (e.g. a constitution or set of rules)
- a bank account in the name of the group, with at least 2 unrelated signatories

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- a record of income and expenditure or set of accounts (or bank statement if you are a new group)
 - a 'safeguarding policy' if you are working with children and/or vulnerable adults (please contact us if you need help with this)
 - the relevant insurance in place, including public liability where required (you can include this in your budget as necessary)
 - the relevant permissions in place – if you will be carrying out work or activities such as trading/selling to the public on council or private property you'll need permission from them to do this. You will need to provide confirmation of agreements as part of your application.

What cannot be funded through this programme?

- statutory organisations, such as Local Authorities
- any party political activity
- purely commercial ventures (for profit)
- spending that has already taken place (i.e. retrospective funding)
- individuals or projects run by individuals as opposed to an organisation
- activities where people are excluded on religious grounds, ethnicity, gender, sexuality, faith etc.
- organisations with overdue or incomplete monitoring on a previous grant from The London Community Foundation from any of its programmes. Similarly, if a member of your organisation's management committee or trustees also has outstanding monitoring on a previous grant, this will preclude the organisation from applying unless this is resolved before an application is made. If you know you have outstanding monitoring on a previous grant, please contact The London Community Foundation to resolve this.

Closing date for applications

The closing date for applications to this fund is 11th June 2018

Decisions are due to be announced by 27th July 2018

How to apply

Applications for the Fund are submitted through an online application form including all supporting documents.

To apply for a grant please visit:

<https://ukcf.secure.force.com/forms/LondonCF/Lowell>

Please read the instructions carefully, tick to say 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 spam or junk folder). If you do not receive an email it may be that you have not entered your email correctly – please check the address before submitting.

To begin your application, please click on the link within the email that you have received

from us. There are help notes available as you go through the online application form and you can save your application at any point and come back to it to complete it at any time before the closing date. The help notes are also available as a separate document via the website. You must remember to press the save button before closing down your application.

At the end of the application you will be asked to upload the following supporting documents:

- Your governing document (e.g. your constitution or memorandum and articles)
- Annual accounts or record of income and expenditure (or bank statement if a new group)
- Safeguarding policy if you are working with children or vulnerable adults
- Equal Opportunities Policy
- Names and addresses of your management committee members/trustees

Please note we'll need all these documents when you submit your proposal in order to fully consider your application.

Once you get to the end of the application form there will be a 'Submit' button. Please note the submit button is after you have verified your budget. Once you press this it will automatically send your application through to the Foundation and this will be accepted as a completed application. Please do make sure you submit everything before the deadline.

Please contact us if you would like help or are unable to complete an application online. If you do not currently have access to the internet, you can call The London Community Foundation on 020 7582 5117 for support.

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 you finalise it - 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.

What happens next?

What happens after the Fund deadline?

Applications which best fit the Programme aim and priority areas will be shortlisted. Shortlisted applicants may then be telephoned by a Programme Manager from The London Community Foundation to gather any additional information needed about your project and/or organisation.

Shortlisted applications will be presented to a Fund Panel which will make recommendations on grant awards. Successful and unsuccessful applicants will be notified of the decision in writing by 27th July 2018.

Timetable for spending the grant

Successful applicants will have up to 12 months from the offer date to spend any grant awarded, and a further 6 weeks after this date to submit your final monitoring. Grants cannot cover activities taking place before any grant is awarded – please refer to the dates above when planning your project start date. You will be asked for your project start and end dates in your application.

Living Wage Friendly Funder

The London Community Foundation is now a Living Wage Friendly Funder. This scheme, run by the Living Wage Foundation means that The London Community Foundation will actively encourage and support applications from organisations willing to pay staff the Living Wage (currently £10.20 in London), or higher. The London Community Foundation has been a Living Wage Employer for a number of years, and have decided to become a Friendly Funder in recognition of the hard work and commitment that the employees of the organisations we fund undertake.

These projects and organisations are a vital pillar of London's vibrant communities. Without the dedication and commitment of their employees, London would not be the great city it is. We believe passionately that, where possible, organisations should pay their staff at a level that they can live on, to ensure that the fantastic work of the Capital's community groups, charities and social enterprises can continue into the future. We hope that, eventually, all funders will sign up to the scheme and together we can work towards ending low pay in the community and voluntary sector in the UK.

While we are very proud of supporting the Living Wage, we do not want this to stop anyone applying for funding. If, for any reason, paying this level will not be possible for your organisation, please call and discuss the situation with us before making an application.

What does this mean for applicants?

If you are applying for funding any staff costs (this could include existing staff members, sessional workers, part time or full time posts, freelance workers) you should budget these at the Living Wage or above. We are sensitive to circumstances where organisations feel that taking up the Living Wage could cause difficulties, In these instances we suggest you call us on 020 7582 5117 to discuss your options before applying.

This does not require employers to pay the Living Wage to apprentices or interns although we recommend it as best practice for employers who can afford to do so. Many accredited employers have chosen to extend the requirement to apprentices and interns.

Currently the Living Wage is £8.75 per hour outside London and £10.20 in London.

You can find out more about The Living Wage Friendly Funder Scheme by clicking here: (<http://www.livingwage.org.uk/about-friendly-funders>)

What is the Living Wage?

The Living Wage is an hourly rate which is set independently and updated in November each year by The Living Wage Foundation. It is calculated according to the basic cost of living in the UK. The current Living Wage for the UK is £8.75 and the London Living Wage is £10.20. **Please note this is different to the national living wage announced in the government's 2015 budget.**

How will paying the Living Wage affect posts?

Paying at least the living wage applies to all posts, including existing roles, new roles, sessional and freelance workers (it does not need to apply to apprentices but we encourage groups to pay a Living Wage) that are funded by one of our grants. If The London Community Foundation is part-funding posts, we will pay at least the Living Wage on the part we are funding. Further to this, if you feel you are unable to afford to pay a worker at Living Wage please do not hesitate to contact us to discuss the matter further.

Do we have to pay The Living Wage across the organisation or be an accredited Living Wage employer to apply?

You do not have to be an accredited Living Wage employer to apply for funding or pay a Living Wage to all of your staff to apply for this funding. We strongly encourage you to consider Living Wage Accreditation if you are in a position to do so. For more information about what this means, please call us, or speak directly to The Living Wage Foundation.

Monitoring and evaluation

Groups in receipt of a grant will be required to complete an online monitoring form outlining how the grant was spent and highlighting the benefits for beneficiaries, participants and the wider community. You will be provided with the link to the online form if you are awarded a grant, and must return your monitoring form within 6 weeks of your project ending.

Monitoring and evaluating the projects funded by our grants enables your group and us to better understand the impact of the grant. For this programme, it is important for you to be able to measure and demonstrate the level of inactivity prior to the project and levels of activity post project. You will need to be able to demonstrate and evidence the impact your project has had in getting more inactive people active. The London Community Foundation may wish to conduct monitoring and evaluation visits to funded groups.

Further information and tips on monitoring your work can be found via the link below:

The Charities Evaluation Services Website: <https://www.ncvo.org.uk/practical-support/consultancy/ncvo-charities-evaluation-services>

Need help?

Please do not hesitate to contact us if you would like to discuss your proposal prior to making an application, if you need help with completing the form or providing the supporting documents.

The London Community Foundation: info@londoncf.org.uk / 0207 582 5117

You can also download resource packs on what to include in your governing document and safeguarding policy from The London Community Foundation's website at: <http://londoncf.org.uk/apply/resources>

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