



Poverty Hurts Fund

Grant Guidelines

The rising cost of food, energy and other essential items is putting pressure on household budgets. People are having to make difficult decisions about what items they can afford, including going without essential items. Funding from our Poverty Hurts appeal is available to groups meeting immediate needs and combatting poverty over the coming months.

Funding of up to £2,000 is available to continue existing work or run new activities that increase access to essential items for day-to-day life. This could include (but is not limited to):

- food related projects, including 'holiday hunger' projects,
- activities that reduce isolation,
- advice on energy consumption and payments,
- benefit eligibility checks or debt advice.

What type of funding can you apply for?

Applications will be considered for project costs and organisation running costs, including:

- room hire / premises costs
- items for distribution to relieve needs
- staff time allocated to the project
- capital items and equipment (except vehicles or minibuses)
- transport costs

Activity timescales

Funding is available for activities taking place from September 2022. Groups will have a maximum of 12 months to deliver their activities.

Typically, we award grants to:

- constituted voluntary-led organisations with charitable aims,
- registered charities
- charitable incorporated organisations (CIO)
- social enterprises
- community interest companies (CIC)
- companies limited by guarantee that have charitable aims

Organisations seeking funding must satisfy the following conditions:

Volunteer-led organisations, registered charities and CIOs must:	Social enterprises, Community Interest Companies (CIC) and other companies must:
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Have a management committee with a minimum of four unrelated members	Have a management committee with a minimum of three directors, or four directors if two are related
Have a bank or building society account in the name of the organisation/group, with a minimum of two unrelated cheque signatories	Have a bank or building society account in the name of the organisation/company, with a minimum of two unrelated cheque signatories
Have charitable aims	Have clear charitable purposes and a defined social benefit
Provide evidence of good governance practices and sound financial management (including registering with the Charity Commission, CASC or other governing body, depending on the size of the organisation)	Have a recognised status (e.g. a company limited by guarantee), and be registered with the necessary relevant body (e.g. Companies House)
Usually, you must register with the Charity Commission if your charity is based in England or Wales and has over £5,000 income per year. We may ask for evidence of this in the form of a letter from the Charity Commission confirming receipt of your application for charitable status.	Have a nominated organisation as an asset lock body.

Important additional information for social enterprises including CICs and other companies

As a model it is expected that all forms of social enterprise should have a tradable service or product that generates funds for social benefit. Grant funding will only be available to support this social benefit element. Social enterprises applying to the Foundation must clearly demonstrate the activity for which they are seeking funding not a tradable asset or service ie not an activity that would ordinarily generate income for the business.

All social enterprises, including Community Interest Companies, must demonstrate a reasonable percentage of their income has been earned through trading (usually 50% or more will be considered a reasonable percentage). Social enterprises will be asked to provide a breakdown of their income streams, quantifying the income from grants and the income from trade, to verify this.

All social enterprises must also demonstrate within applications that:

- the company has been registered for a minimum of 12 months
- the application is made for cost to deliver the project not managing the CIC
- there is clear evidence of need (consultation etc.) from the community and the benefit must also be clear
- the project or activity for which funding is sought is charitable i.e. it must not be part of the trading services for which they would usually have a charge
- sessional costs are in line with an appropriate pay spine structure



Expected policies

In managing your organisation, we would expect that the appropriate policies are in place. These should include (if appropriate) but not be restricted to:

- safeguarding policies and procedures for children and vulnerable adults
- public liability insurance
- employer's liability
- equality and diversity
- disclosure and barring service (DBS) checks carried out and in place for all paid and unpaid volunteer staff working with children and vulnerable adults
- suitable planning permissions and/or other regulations approval are in place prior to the commencement of any improvements to building or land as required.

While we may not always ask that these are submitted with all applications, we do anticipate that you hold appropriate assurances and that these can be produced upon request.

We are unable to accept application from groups that:

- have not returned monitoring forms for previous grants
- are subject to an investigation by the Charity Commission, the police or any other organisation in a legal capacity
- are connected to the donor unless a full and independent assessment has taken place to ensure that there is no conflict of interest and the proposed grant offers value for money,
- have restricted membership other than that associated with the objects of the group itself i.e. necessary for the safety/wellbeing of disadvantaged users,
- fail due diligence or do not comply with Charity Commission guidelines i.e. we would not make grants to organisations that had related bank signatories, several related trustees, income well in excess of the threshold for charitable registration etc.

What we cannot fund:

- unspecified contributions to general fund-raising appeals or large projects,
- for profit or commercial elements of charitable organisations,
- public bodies to carry out their statutory obligations,
- direct replacement of statutory or public funding,
- party political activity and campaigning,
- contingency funding,
- building or buying premises or land rights,
- projects that solely support animal welfare,
- purchase of vehicles (running costs will be considered),
- feasibility studies or initial community consultations,
- fundraising activities,
- deficit or retrospective funding,



- sponsored events, multiple trophies or prizes,
- CIC start-ups
- wholly grant-maintained CICs
- profit making or business ventures, including start-up costs
- activities that are primarily about proselytization or supporting worship activities (faith organisations may apply for funding towards a project/activity that is open to the whole community and has wider social benefits)

We do not normally fund

- national or regional charities, although we can support local branches of national charities if they are financially independent and locally managed.
- organisations whose free reserves include more than 12 months of running costs,
- medical research and equipment,
- organisations that do not have their own bank account (in exceptional circumstances and through prior agreement with CDCF a group may nominate an organisation to hold the funding on their behalf).

Please note each of our programmes and funds have their own criteria, which may vary from those listed above and so subject to change.

Can you apply to other programmes?

Applying to the Poverty Hurts Winter Relief Fund does not restrict you from applying to other Foundation funds.

Applying for a grant

Applications can be submitted at any time. There are no closing dates for applications. You will receive a decision within 4 weeks from the receipt of a complete and eligible application. To apply for a grant, you must use our online application form which can be found at www.cdcf.org.uk

Need more help?

E-mail: info@cdcf.org.uk

Web www.cdcf.org.uk