

Cost of Living Grant Fund Guidance Notes

Autumn 2024

Thank you for your interest in the Cost of Living Grant Fund. The latest round of Cost of Living Grant Fund has been set-up to continue supporting local Voluntary Sector organisations respond to the Cost of Living crisis, with a focus on helping the community and individuals build capacity and resilience as the crisis continues.

It is important that you read these guidance notes before you complete the application form.

These Guidance Notes will help you provide all the information we require to enable us to consider your application.

The deadline for applications is 9am on Monday 23rd September 2024

There is limited funding available, and organisations should make sure that their project closely aligns with the priority areas.

Applicants can apply for grants of £5,000 to £15,000.

All eligible applications will be considered, and we aim to notify applicants of the final decision by mid-October 2024.

We encourage applicants to attend a 'meet the funder' session or get in touch prior to making an application. If after reading these guidance notes you think your activity, service or project meets our criteria, please sign up to a **meet the funder session** or [book a time with the Voluntary Sector Team](#) to discuss your project. Alternatively contact us on **020 8487 5112 / 020 8831 6450** or email voluntarysector@richmond.gov.uk

Aim of the Cost of Living Grant Fund

The Cost of Living Grant Fund is intended to support voluntary sector organisations in their work to help residents through the Cost of Living crisis. This latest round of grant fund aims to continue this support, with the additional focus on helping the community and individuals build capacity and resilience as the Cost of Living continues to impact many.

The funding is focussed on projects directly supporting people most affected by the Cost of Living. Applicants may want to collaborate with others on shared activity/services working across the borough. Services will need to mobilise quickly and have a clear exit strategy.

In the Autumn 2024 round, we are particularly interested in projects that:

- Build individual capacity and resilience, to help people to be more able to cope with future crises and financial shocks
- Build community capacity and resilience, to help provide the support that people need
- Identify and target particular groups of people most in need of support, be that by demography, income, geography etc
- Address key themes people are struggling with, such as food, energy, skills and income
- Have clear outcomes through which to demonstrate success, and a commitment to sharing regular monitoring information with the Council Cost of Living team
- Have a clear communication plan to engage target audiences, stakeholders and share achievements.
- Demonstrate a clear sustainability plan beyond the funding requested, including additional/ alternative sources of funding and contributions from the applicant organisation and/or service
- Represent a clear research approach, pilot phase and/or trial of a new approach from which learning will be taken and used to inform future plans.

Who can apply?

We will only fund organisations that are:

- **Registered charities, CIOs, CICs or exempt charities.**
 - Organisations will need to have been in operation for **at least three years** (or be applying with another organisation that has at least a three-year track record) and demonstrate that they have **at least three unrelated and non-cohabiting Directors or Trustees.**
 - Companies limited by shares are not eligible to apply.
- **Providing services or activities that benefit the London Borough of Richmond upon Thames and its residents**
 - We will consider applications from organisations that have a regional or national remit, but we will only fund services or activities that benefit Richmond borough.
- **Not for profit**
 - We cannot fund organisations that make a profit. However, we can fund social enterprises and other organisations that generate surpluses, as long as the organisation's governing documents show that the surplus is reinvested into the organisation. This must be reflected in the accounts the organisation gives us. Companies Limited by Shares are not eligible.

- **Constituted**

- Organisations we fund must have a constitution, governing document or set of rules that is signed and dated and defines how the organisation will operate.

- **Financially solvent**

- Organisations funded by us must not have liabilities that are more than their current assets.
- Organisations must be able to show that their unrestricted reserves are within the limits the Trustees have set for the organisation.

We do not fund:

- Churches or other organisations where the monies will be used for religious purposes
- Projects where the monies will be used for political purposes
- Applications which are fundraising in nature
- Large capital or revenue fundraising appeals are a low priority for the fund
- Retrospective activities are a low priority for the fund

How much and what can you apply for?

You can apply for a grant of between **£5,000** and **£15,000**. For organisations requesting less than £5,000 the Civic Pride Fund is open for applications on a rolling basis.

Depending on the **amount** of grant requested and the **size of your organisation**, we may ask you for more information to support your application. Organisations will not be able to receive funding towards the same project across the Council's different grant funds.

Applications would be considered towards a range of different cost items that can be clearly linked to the grant priorities. These include, but are not limited to:

- Venue hire of external venues and associated costs
- Direct costs adhering to full cost recovery principles where an applicant is using its own venue for the activity (potential loss of hire income will not qualify for funding)
- Transport for vulnerable groups to/from community spaces or in relation to food provision
- Food and refreshment costs or food storage
- Costs to support 'Lunch club' style activity for vulnerable groups
- Costs directly linked to the delivery of the project e.g. activity costs, energy, staffing
- Capital costs and equipment

Continuation funding for projects supported under previous rounds of the Cost of Living grant fund will be considered where the project meets one or more of the three main grant priorities below and there is strong evidence of success and ongoing demand. Priority will be given to projects which demonstrate clear long-term strategies over those which will provide short-term support only.

What are our priorities?

Your project needs to relate to one or more of the priority areas, and you need to tell us how your particular project will help us achieve this priority.

PRIORITY 1

Community spaces: to provide access to a network of safe, welcoming community spaces where residents can keep warm and access other services and activities. Applications are particularly welcomed from spaces which offer access to Cost of Living related additional services such as signposting, advice services and/or a substantial food offer, or targeted activities alongside other support. Existing provisions can apply if they can demonstrate that the project has been successful, provides value for money and that there is continued demand. The applicant will also need to demonstrate how they are supporting a broad cohort of people in need of this type of provision. The Council webpages have a directory of pledged spaces, and successful applicants would be expected to form part of this offer.

PRIORITY 2

Food provision: to support residents in or at risk of food poverty to access affordable, nutritious food and to provide access to food for vulnerable groups in targeted settings.

PRIORITY 3

Services that help build community and individual capacity and resilience in relation to Cost of Living: projects which help people to better cope with the Cost of Living crisis in the longer term, especially targeting those most in need of support. Examples include (but are not limited to): advice services directly linked to the Cost of Living such as money and housing advice, helping people learn new skills such as cooking on a budget. Organisations may apply for funding towards other costs, including but not limited to equipment or improvement of spaces, where this would lead to increased capacity in services which directly support residents most affected by the Cost of Living crisis in the longer term. Organisations applying under Priority 3 should demonstrate a track record in delivering the activity and provide evidence of demand.

How your application will be assessed?

During our assessment we will look at how well your project fits our priority areas (see above). We will also look at the following to help us make a decision:

- Eligibility
- The need for the project
- Who will benefit from the project
- The impact your project will have and the difference it will make

- Your organisation's financial position and governance
- The ability of your organisation to mobilise / exit the project
- The level of grant funding requested and the total cost of the project
- Value for money of the project
- Governance and compliance e.g. safeguarding

1. Community space providers will need to demonstrate:

- Who their identified beneficiary group is and how many beneficiaries they anticipate using the space
- Local need in relation to their location and/or client group
- How people will use the space
- A clear mobilisation and exit strategy including how they will market the availability of the community space. Consideration will need to be given to safeguarding and managing open access settings for diverse user groups
- What additional services and provisions are available to beneficiaries, e.g. signposting, advice services, food offering, targeted activities, and how these services respond to users' needs
- Value for money

2. Food providers will need to demonstrate:

- Who their identified beneficiary group is and how many beneficiaries they anticipate accessing the project
- Local need in relation to their location and/or client group
- Prior experience in food provision
- Meeting food safety standards
- Supply chains in place
- A clear mobilisation and exit strategy including how they will market the availability of the Food provision. Consideration will need to be given to safeguarding and managing open access settings for diverse user groups.
- How they are providing activities/services in response to users' needs
- Value for money

3. Services which help to build capacity and resilience in relation to the Cost of Living will need to demonstrate:

- Who their identified beneficiary group is and how many beneficiaries they anticipate accessing the project
- Local need in relation to their location and/or client group
- Prior experience in delivering the service or provision

- A clear mobilisation and exit strategy including how they will market the availability of the service
- How they are providing activities/services in response to users' needs
- How the service or provision will help the beneficiaries better cope with the impact of Cost of Living in the longer term
- Value for money

Making a case for support in your application

1. Community Spaces

Community spaces provide a place to go to keep warm and many offer a range of additional facilities or activities.

A community space directory is available on the Council's website and is being updated as sites come online: https://www.richmond.gov.uk/services/cost_of_living_hub/community_spaces .

Core Council provision of community spaces are via the local libraries, which are spread across the borough and free to access. Libraries offer fast reliable Wi-Fi, device charging, desk space and comfortable seating, access to personal computers and printing facilities (printing fees apply). More about the locations, opening times and facilities can be found here: https://www.richmond.gov.uk/branch_libraries

The **overarching principles** of a community space offer are:

- Geographical accessibility - including in terms of client groups and to try and limit travel for vulnerable groups
- Using or extending existing facilities and commissioned services wherever possible
- Be scalable up and down
- Quick to implement and easy to exit
- For the Autumn 2024 round, we particularly welcome spaces which offer access to Cost of Living related additional services such as signposting, advice services and/or a substantial food offer, or targeted activities alongside other support.

Community space providers will be expected to adhere to their own safeguarding policies and ensure that all staff and volunteers are briefed on these procedures.

2. Food Provision

Many people are having to make tough choices on how to use their income and food prices are increasing. Applications will be considered that support residents in or at risk of food poverty to access affordable food and to provide access to food for vulnerable groups and targeted settings.

Richmond is covered by six Foodbank outlets as well as several initiatives that offer food, close to its best before date, and destined for landfill. More about the locations, opening times and offer can be found here: https://www.richmond.gov.uk/cost_of_living_food

The **overarching principles** of a Food Provision offer are:

- Geographical accessibility - including in terms of client groups and to try and limit travel for vulnerable groups
- Meet immediate targeted need and not create dependency
- Be scalable up and down
- Quick to implement and easy to exit

View resources and advice to help you ensure your project meets food hygiene and standards:

- [Food hygiene and standards](#) - London Borough of Richmond upon Thames
- [Food safety for community cooking and food banks](#) - Food Standards Agency

3. Services which help to build capacity and resilience in relation to the Cost of Living

As the cost-of-living crisis continues, there is a need to build capacity and resilience within the borough's VCS organisations who support the most vulnerable in our community, as well as helping individuals build resilience to better cope with the continuing pressure of the Cost of Living in the longer term.

The **overarching principles** of building community and individual capacity and resilience are:

- Extending critical services to meet increased demand from people struggling due to the Cost of Living crisis, with a focus on moving to longer-term sustainability
- Service and activities which support residents to move on to a longer-term sustainable position

For all priorities, organisations will need to demonstrate:

- How they are directly supporting residents to cope with the cost of living
- Why they are unable to meet these costs within their current budgets / reserves
- How the support will enable them to continue to function / expand geographic reach.

Using data to support your application

In order to make a strong case for support you may want to look at the data and analytics information provided on [DataRich](#). The site includes a '[How to](#)' section to explain the best way to access and use the site and data.

Sections that may be of use are:

- [Cost of Living Data](#)
- [Cost of Living Briefing February 2024](#)
- [Deprivation](#)
- [Fuel Poverty](#)

Completing the application form

A Word version of the application form is available, and we advise applicants to complete this form electronically. If you complete your application by hand, please ensure that your writing is clearly legible. Applications that cannot be easily read will be returned to you.

We very much welcome applications from Richmond's range of diverse communities. If you require any of our forms (and documents) in an accessible format, please contact the Voluntary Sector Team, Telephone: 020 8487 5112/ 020 8831 6450 or Email: voluntarysector@richmond.gov.uk

Answering the questions

1. Name of organisation

Give the organisation's name as it appears in your legal constitution document. This may be a Trust Deed, your Constitution or the Memorandum and Articles of Association. Please also provide your registered address and website address (if you have one).

2. Contact details

Please provide the contact details for a primary and secondary contact for the grant. We may need to ask for clarification on some of your answers or to provide additional information.

Please let us know if you have special communication needs and we will try to meet these.

3. Have you been awarded a grant or contract from Richmond Council in the last 12-month period?

Please describe the contract or grant and date of award including the amount and a brief description of the project it was awarded for.

4. Status of your organisation

Please state the legal status of your organisation and provide the registered charity and company number, if applicable. Please state how many years your organisation has been operating (including before becoming formally constituted/ registered), and how many unrelated, non-cohabiting Directors or Trustees you have.

5. What does your organisation do? (100 words max)

Please provide a brief description of the main activity of your organisation.

6. Who does your organisation help? (100 words max)

Please provide a brief description of the beneficiaries of your work.

7. Which priorities does your application meet?

Your project needs to relate to one or more of our key priorities.

8. Does your project require permission from a third party and if so, has this been obtained?

Depending on the type of project you are planning you may need to obtain permission from a third party e.g. local authority, private individual/company.

9. Please describe your project including:

- **when and where it will take place**
- **who will benefit and how many**
- **how they will benefit**

Please provide a detailed description of your project.

- What kind of activities will you run as part of the project? Please also try and quantify your activities, for example, how many sessions, for how long and when.
- When and where in the borough will you deliver this project? E.g. in a community centre, or open space. If you will be operating in a specific ward, please tell us.
- Who and how many people will benefit from your project.

Equal opportunities: We expect projects to be open to all who want to be involved, unless you can give a good reason why this should not be the case. If you plan to restrict who can take part you should explain why in your application, so that we can consider whether this is acceptable. Groups and organisations applying to the fund should also consider how their project benefits and engages people from under-represented groups, for example, people living with disabilities, people from black and minority ethnic backgrounds, LGBTQI+ people, 'hard to reach' communities or people facing financial hardship. Your application should demonstrate how you plan on ensuring your project is inclusive and accessible to people with [protected characteristics](#).

10. Explain how you know that people in your community need this project. What evidence have you collected to demonstrate this?

Please tell us how you know there is a need for this project and demonstrate that the local community are supportive of your project. Please describe if you have consulted with local people about the project or if you have identified the need through other means e.g. availability of other services/facilities in the area. Your project might be based in an area which is socially or economically deprived, or you might be hoping to help a group of people who are disadvantaged in some way. Where relevant please refer to data for example Cost of Living data from Datarich (refer to links above).

11. What is the estimated start and finish date for the project and what is your proposed exit strategy?

Please state here the expected start and finish date for the project. We are unable to consider projects that have already taken place; please ensure you have allowed sufficient time between the anticipated outcome in mid-October and when you would like to start the project. Please also describe your proposed exit strategy at the end of the project, e.g. closing the project and referring the users to other services or applying to other trusts and foundations etc.

12. Financial Information

How have you arrived at the amount you are requesting? We expect you to have obtained quotes for goods/services and salary costs should be based on either existing pay scales in your organisation or recognised local or regional pay scales. We may ask you to provide evidence of these quotes at the assessment stage and once the project is completed, we may require evidence of how much you have spent.

Please list the budget items that you would like funded by this grant. Where possible, please show how you have worked out the cost e.g. support worker £15 per hour x 30 hours = £450

13. What other Funders have you applied to in order to support your work at this time?

Please give us the specific name(s) of funders you have applied to for funding. Please indicate if you have been awarded other funding towards the project costs.

14. Please state your financial position at the end of your last financial year

Please state your income, expenditure, surplus/deficit, restricted funds and unrestricted funds (including designated funds) as per your latest annual accounts, and how many months' expenditure the unrestricted reserves represent and whether or not this fall within your organisation's reserves policy.

15. Why are you unable to meet these costs from within your own budgets or General Reserves?

Your Reserves Policy will be taken into consideration, and it is useful if you can explain the pressures and challenges the Cost of Living crisis and inflation is having on your own expenditure.

Please provide information about how this is impacting on your own current annual budget and on any general reserves your organisation has. An update on your Annual Report position could be useful as this is always dated.

16. Is there any other information that you need to tell us?

Please provide any further information in support of your application.

17. Supporting information

Please tick to confirm the supporting documents you are enclosing with the application.

18. Declaration

This is an important legal requirement as you will be managing public funds. The person signing the form needs to confirm that they take responsibility for the information provided within your organisation's application for funds. They are also indicating their willingness to be contacted by our representatives and to meet with them and provide further information if requested.

We anticipate that a large number of groups will apply for grants, so we need to ensure that our funding is directed to where there is most need. Due to the large number of applications, we may not always be able to contact you if we feel you have not provided enough evidence of need. **It is therefore up to you to demonstrate as fully as possible that there is a real need for your project.**

Supporting documents

- **Governing document:** please supply a copy of your organisation's constitution or set of rules. Organisations will need to demonstrate that they have at least three unrelated Directors or Trustees.
- **Audited accounts:** please supply a copy of your organisation's most recent financial report and accounts. These should be produced not later than 10 months after the end of your financial year, as required by the Statement of Recommended Practice (SORP). If you do not have audited accounts, please provide an income and expenditure sheet for the past 12 months.
- **Bank details:** please supply a copy of a scanned bank statement or bank statement downloaded from an online account showing organisation name, address, sort code and account number (from the last 3 months)
- **Risk assessment:** please supply a risk statement outlining how you will manage any identified risks

- **Safeguarding children and adults at risk:** If you are applying for a project to work with children, young people or adults at risk you must have a policy that explains how you will make sure they will be safe. This is a requirement for any Council funding going towards such activities. You must also be able to show in your application that your policy will be put into practice.

It is your responsibility to have acceptable safeguarding policies and procedures for children, young people and adults at risk in place. We may ask to inspect at any time if we offer you a grant. There is information available on the [NCVO website](#) around safeguarding responsibilities and how to develop policies and procedures.

The NSPCC has produced a guide for organisations to safeguard children called 'Firstcheck'. You can find out more about this at www.nspcc.org.uk.

The Ann Craft Trust has information for organisations to safeguard adults at risk. You can find out more about this at www.anncrafttrust.org/resources/

If your project involves adults and young people working directly with children and other young people or adults at risk for any length of time, then you must ensure that they are fit and able to do so. This would mean that employees or volunteers who are currently barred from working with children and young people would be required to declare this, and to apply for a position on a paid or voluntary basis without doing so would be breaking the law. If your project dismisses or removes a member of staff or a volunteer from the project because they have harmed a child or adult at risk, or you feel they are unfit to work with children or adults at risk your project must report on this to the Local Authority and also the Independent Safeguarding Authority if they have caused actual harm to a child or adult at risk.

Paid and volunteering staff, depending on their role and contact with children and adults at risk may need Disclosure and Barring Service clearance to assess their suitability. It is recommended that references from reliable and trusted sources are actively pursued to guarantee suitability and safety.

There is further information on local and national processes and procedures for safeguarding children at the [Kingston and Richmond Safeguarding Children Partnership \(KRSCP\)](#).

For information in respect of Disclosure and Barring Service clearance from the [Disclosure and Barring Service](#).

Richmond CVS can provide wider support for the voluntary and community sector on governance, policies and fundraising best practice (www.richmondcvs.org.uk).

[Free Child Protection and Safeguarding Training](#) is available from the Kingston and Richmond Safeguarding Children Partnership.

[Free online Safeguarding Training](#) is available for staff, carers and volunteers working with vulnerable adults who are living and or working in the London Borough of Richmond upon

Thames.

If you have a safeguarding concern about a child, please contact the Single Point of Access. This is not a general contact number and should only be used if you have a safeguarding concern. Single Point of Access – 020 8547 5008 (from 8am to 5.15pm, Monday to Thursday, and 8am to 5pm on Friday). Out of hours, phone 020 8770 5000.

If you have a safeguarding concern about an adult, please contact the Adult Access Team - 020 8891 7971 or adultsocialservices@richmond.gov.uk.

If emergency help is needed, please dial 999.

Claiming your grant

We will only release grant funds upon receipt of the signed grant documents, and any conditions have been met. Grants will generally be paid in one instalment.

If grants have not been claimed within 11 months of the grant offer being made Officers will write to grant recipients requesting confirmation of project start and completion dates. If the project start date is later than 12 months after the initial award of grant the grant offer will be deemed to have been withdrawn. If the project completion date is later than 12 months from the grant offer date grant recipients will need to seek agreement from Officers for an extension to their funding period.

Monitoring and evaluation

If your application is successful, you will be required to complete a minimum of quarterly project updates along with an end of project closure report. From time to time, grant recipients may be required to provide real time activity data and will be expected to respond to these requests within 5 working days.

Project updates should include:

- A summary of activity,
- The number of residents supported over the period and cumulatively using the funding,
- Case studies of residents supported (at least one per quarter),
- Where possible to collect (depending on service model), any demographic data on residents supported,
- Spaces are encouraged to have some way that residents can anonymously leave their feedback on the service. This could be, for example, a QR code that takes residents to an anonymous form and/or handwritten feedback sheets. Some questions will be consistent across all spaces to allow for comparison.

A copy of the monitoring and evaluation form will be sent with the notification of grant award.

Submitting your application

Please submit a signed copy of your application with all your supporting documents by email to:

voluntarysector@richmondand.gov.uk