

## Lloyds Bank Foundation for England and Wales – Grant Application Eligibility Criteria

To be eligible to apply for any grant from the Lloyds Bank Foundation for England and Wales, applicants must meet all of the criteria outlined in this document. If applicants do not meet all of the criteria outlined in this document, it is recommended they do not submit an application. Ineligible applications will not be considered.

### Basic Criteria

- You must be a Charity or Charitable Incorporated Organisation (CIO) registered with the Charity Commission.
- Your charity must have an income between £25,000 and £1 million.
- Your charity must work with people facing multiple disadvantage aged 17 and over. The only exception to this is support to people aged under 17 that are young parents, or looked after children and learning disabled young people moving into independent living.

Charities that meet the basic criteria, must also meet the following:

### Supporting people experiencing multiple disadvantage at key ‘Transition Points’

Our grants fund charities that are working with people experiencing multiple disadvantage at one of the following critical points in their life – transition points.

In order to be eligible to apply, your **charity must be supporting people facing multiple disadvantage through one or more of these transition points**. Our grants do not support work on transition points that differ from the ones listed.

Issue facing service user	Transition Point
Offending	<ul style="list-style-type: none"> <li>- On release or prior to release from prison</li> <li>- At start or on completion of a community sentence</li> </ul>
Children leaving the care of a local authority to live independently	<ul style="list-style-type: none"> <li>- On leaving local authority care</li> </ul>
People moving from community based or institutional care for mental ill health	<ul style="list-style-type: none"> <li>- On leaving institutional care</li> <li>- Moving on from or reduction in support from Community Mental Health Teams</li> </ul>
Unemployment	<ul style="list-style-type: none"> <li>- From a period of unemployment of at least six months for those furthest away from the labour market</li> </ul>
Homelessness/vulnerably housed	<ul style="list-style-type: none"> <li>- From a position of having no accommodation (or being vulnerably housed)</li> </ul>
To independent living for those with a learning disability	<ul style="list-style-type: none"> <li>- On leaving the care of the family home or a residential establishment</li> </ul>
From dependency on alcohol, drugs, gambling	<ul style="list-style-type: none"> <li>- At the point when an individual decides to break or reduce their dependency</li> </ul>
From an abusive or exploitative relationship – domestic violence	<ul style="list-style-type: none"> <li>- When an individual decides to remove themselves from or assert themselves within an abusive/exploitative relationship</li> </ul>



From trafficking or sexual exploitation	<ul style="list-style-type: none"> <li>- At the point an individual is able to remove themselves from a trafficked or exploited situation</li> <li>- At the point an individual decides they are able to address the impacts of being exploited or trafficked</li> </ul>
To UK settlement – refugees and asylum seekers	<ul style="list-style-type: none"> <li>- From the point of arrival in the UK or on granting of refugee status</li> </ul>
To parenthood for young parents	<ul style="list-style-type: none"> <li>- For young parents aged under 21 on becoming parents</li> </ul>
Those taking on caring responsibilities	<ul style="list-style-type: none"> <li>- At the point of taking on the long term caring of a friend or relative</li> <li>- At the point of transition from a long term caring situation</li> <li>- A significant change in the circumstances of the carer or cared for person</li> </ul>
For older people losing independence	<ul style="list-style-type: none"> <li>- At the point they need additional support to continue living independently</li> <li>- At the point of transition to residential care</li> </ul>

### Work We Don't Fund

There are certain types of organisations and work we are unable to fund. Please review the following list to ensure your application is eligible based on your organisation, and the type of project you are seeking grant funding for.

<b>Organisations We Don't Fund</b>
Organisations not registered with the Charity Commission
Community Interest Companies
Second or third tier organisations, unless there is evidence of direct services to individuals with multiple disadvantage. <i>By 'second or 'third tier' we mean organisations whose main purpose is to support other organisations. These are also known as infrastructure or umbrella organisations. We would consider requests from these organisations only for any direct delivery of support to disadvantaged people.</i>
Organisations whose primary purpose is to give funds to individuals or other organisations. This means organisations using more than 50% of annual expenditure as grants.
Hospitals, health authorities or hospices
Rescue services
Nurseries, pre-schools or playgroups
Schools, colleges, universities
Animal charities
Charities working outside England and Wales

<b>We Don't Give Grants For:</b>
Medical care or medical research
Online or telephone advice services
Events or short term interventions including holidays, expeditions and trips
Activities for which a statutory body is responsible
Capital purchases or building work, including IT, building work, purchase of vehicles/equipment etc



Environmental, arts based or sports activities. <i>However we would consider requests from charities who use these activities as part of the transition process – the final outcomes and destination must meet all other guidance – for example we may fund a food growing project for people with mental health problems.</i>
The promotion of religion. <i>This does not exclude organisations that may have a religious element to them as long as their charitable objectives show a wider benefit other than just religion and they are working with the identified groups through transition points. We do not fund charities where the Trustees, staff or volunteers are required to be of a particular faith unless there is a Genuine Occupational Requirement. See ACAS for further guidance on G.O.R.s</i>
Loan repayments
Sponsorship or funding towards an appeal
Work that has already taken place
Evaluation which is not related to the funded work
Professional qualifications such as ACCA
Professional fundraisers or bid writers – we will invest in upskilling your staff or volunteers in fundraising skills to make your charity more sustainable.
Redundancy payments

Charities that meet our basic criteria, fund work supporting one of more of our outlined transition points, and whose work is not included in the ‘Work We Don’t Fund’ section, must also meet the following points about their charity:

## Who You Are

**To be eligible to apply, each of the following statements must apply to your charity.**

- You are a charity or charitable incorporated organisation (CIO) registered with the Charity Commission.
- You have *at least* one year of published accounts covering a twelve month operating period. *The accounts must show as ‘received’ on the Charity Commission website.*

*Charities that have recently merged must still be able to demonstrate:*

- *At least one charity pre-merger has a one year track record of working with the client group.*
  - *Income of less than £1million and more than £25,000. Where one year of accounts is not yet available as the newly registered charity, then the combined income in the two sets of published accounts should not exceed £1million.*
  - *Less than 12 months of free reserves. Where one year of accounts is not yet available as the new entity, then the combined free reserves in the two sets of published accounts should not exceed the combined total expenditure.*
- You have a one year track record of direct service delivery.

*Your charity must show evidence (usually through the Annual Reports and Accounts) of direct face to face delivery with people affected by multiple disadvantage to establish your track record within the past year. If you have recently merged then this must apply to at least one charity pre-merger. If your charity is conducting pilot work, working with a different client group or breaking into a new geographic area, then you must show evidence of face to face delivery in your other work.*



- Your income in the last set of published accounts was greater than £25,000 and less than £1 million.

*This is total income and in the case of consolidated accounts should cover all entities within those accounts. This applies even if your income exceeds £1million due to an unusual one-off payment such as a legacy or capital grant.*

- You have free reserves of less than 12 months' expenditure in the last set of published accounts.

*Free reserves are money kept aside as a reserve to protect your charity against drops in income or allow it to take advantage of new opportunities. Charity's reserves can be spent on any of its aims.*

- You have your own bank account.

*Each applying charity must have its own bank account in the charity's name, which if successful, the grant is paid into.*

- You have an active board of at least three Trustees.

*These Trustees should be unrelated. Where they are related, we will consider the relationship, conflicts of interest and the balance of power of the related Trustees. For example if two of three Trustees are related, we are likely to conclude that they hold too much influence and that there is a conflict of interest; whereas if two out of ten Trustees are related and there are clear procedures in place to manage any conflicts of interest, then this is likely to be acceptable.*

- You are operating within your charity's Registered Charitable Objects as listed on your Charity Commission Register entry.

*By 'mainly' we mean that the majority of expenditure and time of the charity is spent on activities that take place in England and/or Wales for the benefit of disadvantaged people living in England and/or Wales. Where the charity does some work in other countries (including Scotland, Northern Ireland and the Republic of Ireland) then this must take less than 50% of both its expenditure and time.*

- You operate mainly in England and Wales.

*By 'mainly' we mean that the majority of expenditure and time of the charity is spent on activities that take place in England and/or Wales for the benefit of disadvantaged people living in England and/or Wales. Where the charity does some work in other countries (including Scotland, Northern Ireland and the Republic of Ireland) then this must take less than 50% of both its expenditure and time.*

If your charity has met all of the eligibility points outlined thus far in this document, then as a final criteria, you must also review whether your charity has the appropriate systems in place to monitor the outcomes of a grant.

### **Measuring Your Outcomes**

To be eligible to apply for our grants, your charity must have appropriate systems in place to monitor your outcomes.

If you do not have suitable systems in place for the Invest programme, you may wish to consider first applying for an Enable grant to develop these.

### **Monitoring the Outcomes of an Invest Grant**

You need to be able to report both the number of people who have achieved one or more of the specified transition outcomes, and the number of people achieving one or more of the specified progression outcomes. These are:

<b>Transition Outcomes</b>	<b>Progression Outcomes</b>
Safe, independent and able to make positive choices	Improved safety
Becoming employed	Improved self esteem/confidence
Becoming a regular volunteer (more than 20 hours in a six month period)	Improved physical health
Have not re-offended (in the previous six months)	Improved mental health
Achieved accredited qualifications	Reduced isolation/increased support networks
Moved into or re-entered education or training	Improved budgeting/money management skills
Achieved increased basic skills	Improved employability
Moved into safe and suitable accommodation	Reduced stress/anxiety
Moved into independent living	Managing a tenancy and accommodation
Safely managing addictions	Reduced substance misuse/addictive behaviour
Better able to manage their mental health issues	Improved basic skills
	Improved living skills

Visit our website to download a sample Invest End of Grant Report to understand what is required in a final report on grant funding.

### **Monitoring the Outcomes of an Enable Grant**

You must identify specific organisational development in your Enable application, have a clear plan of activities and an idea of what you hope to achieve.

In monitoring, you must meet one or more of the five identified outcomes, as a result of your grant funding. These are:

**1. Improved activities and services**

Including pilots, assessment of needs, user satisfaction, service reviews, project planning, collaboration with others

**2. Improved leadership/governance**

Including review of board/committee policy and practice, Trustee training, involving users; change management, social entrepreneurship

**3. Improved strategic planning/policy**

Including business planning, fundraising strategies, income generation, policy and procedure reviews

**4. Improved structures/systems**

Including financial controls, human resources, management of volunteers, risk management, monitoring frameworks, impact assessment

**5. Improved communications**

Including marketing and communications, website development, reaching new audiences, recruiting volunteers

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