



## August 2017 Income Generation & Funding E-bulletin

*From Asking to Earning - Generating income from across the spectrum*

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### 1. Welcome

#### Welcome to August's Income Generation & Funding Bulletin.



We are well into the summer holidays and, as usual, this month's income generation and funding bulletin contains new funding opportunities for every size of organisation to help you consolidate and diversify your income streams. Our training opportunities in September and early October include two very popular topics: Finance Made Easy workshop on 12 September and a new training course – Fundraising and beyond on 3 October.

You may feel that you need some help in developing your business plan and your fundraising strategy. If that's the case, why not contact us to find out how we can help you?

Remember, you can also find out about local funding in between bulletins through [the Funding section](#) under 'News & Jobs' section of Community Southwark website. This bulletin cannot cover everything, but we can help you to do a [Funding Central](#) search based on your criteria, so do get in contact if you would like to do this.

If you would like any further support with development or income generation please contact the **Development Team** at [development@communitysouthwark.org](mailto:development@communitysouthwark.org)

Enjoy!

## 2. Notices

### 2.1 Upcoming training and events at Community Southwark:

#### **[Finance Made Easy: 12 September 2017, 10am - 4pm](#)**

If you are involved with the finances of your organisation or new to finance, then this course is for you. The course will explore the key components of good financial management, including the role of financial controls; budgets; cash flow; management accounts and balance sheets.

#### **[Communicate your impact using case studies – Superhighways: 26 September 2017, 10am - 4pm](#)**

This workshop will help you to know how to identify the elements that make a successful case study; use audio tools and best practice techniques when interviewing; use privacy and permissions best practice and select digital tools to create and present your case studies.

#### **[Fundraising and Beyond - diversify and grow your income: 3 October 2017, 10am - 4.30pm](#)**

An introductory two-part workshop covering the key elements of developing an Income Generation Strategy. You will learn about the steps involved in developing an Income Generation Strategy as well as the different options for income generation.

Please note that new resources are added regularly on [Income Generation](#) and [Managing your finances](#) amongst others.

See more funding news and resources on the Community Southwark website at [Income Generation Bulletin](#) and at [News & Jobs - Funding](#)

### News from / for the sector:

**[Charities urged to submit evidence on civic engagement to House of Lords committee;](#)**  
**Civil Society – 4 August 2017**

**[Small charities face capacity crunch as demand for services increase;](#)** Civil Society -  
**2 August 2017**

**[Government to seek disqualification for Kids Company directors;](#)** Civil Society -  
**31 Jul 2017**

**[Larger charities should undergo external reviews every three years, new governance code recommends;](#)** NCVO - 13 July 2017

## 3. Grants

### 3.1 August 2017

#### [Hyde Foundation Fund for improving the lives of older people](#)

The Fund aims to support social entrepreneurs with sustainable ideas to help older people to live positive, independent lives. Awards of between £500-£5000 are available for individuals looking to set up social enterprises plus a package of practical support.

**Deadline: 7 August 2017**

#### [Arts Council England Catalyst Small Grants](#)

The Scheme provides one-off grants of between £10,000 and £30,000 to arts and culture voluntary & community organisations, museums, and libraries to build fundraising capacity to enable them to attract more private giving to arts and culture. To apply, organisations must have an annual turnover of between £100,000 and £750,000 and have been awarded a grant by Arts Council England in the two years before applying.

**Deadline: 10 August 2017 (12pm)**

#### [Heritage Lottery Fund - Grants for Places of Worship](#)

The grants programme will fund urgent structural repairs to listed places of worship. It will also fund improvements to facilities and work that helps more people get involved with the buildings. You can apply for between £10,000 - £250,000.

**Deadline: 14th August 2017**

#### [MOPAC Co-Commissioning Fund](#)

The London Crime Prevention Fund 2017-2021 is aimed at preventing crime in London. It amounts to £10m in 2017/18. The Co-commissioning fund aims to provide funding to groups of partners working together to deliver solutions to 'entrenched or emerging crime and community safety issues.' The first 'tranche' of funding will focus on the following areas: Youth offending, Child Sexual Exploitation (CSE), Sexual violence, Female offending. The EOI must be completed by a lead partner. Projects must cover more than one borough – at least three.

EOIs should be submitted to the following email: [Co-Commissioning@mopac.london.gov.uk](mailto:Co-Commissioning@mopac.london.gov.uk)

**Deadline: 14 August 2017 (5pm)**

#### [PRS Foundation: Momentum Music Fund](#)

The is offering grants of £5k-£15k for artists/bands to break through to the next level of their careers. This includes recording, touring and marketing activities.

**Deadline: 15 August 2017 (6pm)**

#### [Youth Music Grants Programme](#)

The Fund A strand of the programme offers small grants for high quality music-making projects that benefit children and young people. Funding of between £2,000 - £30,000 is available for projects that last from 6 – 24months. Matched funding of 10% is required.

**Deadline: 18th August 2017**

#### [People's Postcode Lottery](#)

Community groups and charities can apply for grants ranging from £500 - £20,000 for projects that aim to enhance local areas and make a positive impact on the planet: both environmentally and by enhancing a community's cultural heritage and, thus, pride in their local area. Organisations that

are not formally registered as a charity can apply for £500 - £2,000 in funding. There is a two-stage application process.

**Expression of Interest Deadline: 18th August 2017**

### [Elton John Aids Foundation Pioneer Grants](#)

The Foundation is awarding grants to projects taking place in the UK or abroad to support initiatives which focus on HIV prevention in high risk communities. The Foundation is interested in projects which: focus on service delivery; are catalytic in nature; are scalable in design; are innovative; be able to track changes and operate within one of the listed programme countries.

There is no minimum or maximum awards.

**Deadline: 21 August 2017 (6pm)**

### [London Theatres Small Grants Scheme](#)

Grants of up to £5,000 are available to help small theatres with urgent building repairs, improve operational viability, introduce environmental improvements, and enhance physical accessibility in London and Greater London.

**Deadline: 22nd August 2017**

### [Postcode Dream Fund](#)

Grant funding is available to community organisations to deliver their 'dream' project in one or more areas of the country in 2018-2020. Organisations can apply for grants of between £500,000 and £1 million to deliver a project of up to 24 months. Projects should be innovative, creative, and original to be eligible. The Fund focuses on four key themes: Supporting families; Green communities; Young people; Improving people's lives through animals. The Fund encourages voluntary and community organisations to collaborate to deliver a more effective and wide ranging project, therefore all applications must feature at least two organisations and the lead organisation must be a registered charity.

**Deadline: 22 August 2017 (5.30pm)**

### [Greater London - Royal Victoria Hall Foundation](#)

Funding to encourage and assist projects in the Greater London area with the performance and/or development of professional dramatic work. Grants awarded will normally be in the range of £250 to £2,000.

**Deadline: 25th August 2017**

### [Newcomen Foundation](#)

Grants available to support extra curricula activities (school trips, after school clubs, holiday clubs, uniformed organisations) for children and young people; organisations which provide educational opportunities to schools and colleges in the Borough of Southwark (e.g. visiting theatre companies and musicians). We are unable to guarantee continuing support to projects, and for this reason, are unwilling to take responsibility for funding the cost of salaries and administration. The Foundation does not usually fully fund a project.

**Deadline: 25<sup>th</sup> August 2017**

### [Libor Fund](#)

HM Treasury has launched the Libor Fund for 2017 and is inviting applications from registered charities, CICs, and Armed Forces unit with a UIN that are based and working within the UK.

**Deadline: 25<sup>th</sup> August 2017**

### [Comic Relief Active Ageing: Creating Change in Communities](#)

The programme is seeking proposals to engage older people aged 65 years and older from 'harder to reach' groups to get involved in opportunities which use their skills, knowledge and experience to contribute to their communities. It will fund projects which put older people at the centre of the work, designing and developing activities or opportunities which meet their needs, interests and priorities. Grants available range from £40,000 to £80,000 for up to three years of work.

**Deadline: 29 August 2017 (midday)**

### [The Fore Charity](#)

The Fore Trust aims to make fundraising experience as smooth and uncomplicated as possible. It offers small charities and social enterprises access to development funding and strategic support. It makes grants of up to £30k over one to three years and also matches successful applicants with professional support – ongoing mentoring, strategic advice, governance support or other assistance.

**Deadline: 29 August 2017**

### [Heritage Enterprise Fund](#)

The Fund will help communities to fund the cost of repairing derelict / neglected historic buildings to give them productive new use. Grants of between £100,000 and £5 million is available to help adapt and bring such historic building into end use that generates a sustainable commercial income. Partnerships must be led by a voluntary / community organisation.

**Deadline: 31 August 2017 (large grants); 5 September 2017 (small grants)**

### [Arts Council Celebrating Age Programme](#)

The programme will support cultural spaces and other organisations to be open, positive and welcoming places for older people; and taking high quality arts and culture into places where older people will find it easier to engage. Grants of between £50,000 and £100,000 (match funding of at least 10% required) available, with organisations required to be working collaboratively, in a partnership or as a consortium.

**Deadline for Expression of Interest: 31 August 2017 (12 noon)**

### [Sports England Families Fund](#)

The Fund aims to support families to be active again by providing grants of between £50,000 to £500,000 to projects that deliver what families want and need. Projects must help to achieve at least one of three outcomes: increase activity levels of families in lower socioeconomic groups whose children are not doing 60 minutes a day of physical activity; support families to be active together throughout the week; deliver positive experiences. All projects must target children aged between 5 and 15, with projects lasting up to four years.

**Deadline: 31 August 2017**

## 3.2 September 2017

### BBC Children in Need Small Grants

The Small Grants programme is available to organisations applying for any amount up to and including £10,000 per year for up to 3 years. Projects should be working with children and young people of 18 years and under experiencing disadvantage through i) Illness, distress, abuse or neglect, ii) any kind of disability, iii) behavioural or psychological difficulties, iv) living in poverty or situations of deprivation.

**Deadline: 1 September 2017**

### Kelly Family Charitable Trust

Grants of up to £5,000 is available to support activities which nurture and support family life: Interventions and support to help families to manage better and prevent break-up; Families where sexual abuse, physical abuse, domestic violence, alcohol abuse and drugs abuse threaten the family unit; Prisoners and in particular their families, during and after the period of imprisonment.

**Deadline: 1 September 2017**

### Quaker Housing Trust

The Trust gives grants and interest free loans and other support to organisations delivering different types of social housing projects that cater for people with a wide range of needs, including disabled people, homeless people and women escaping domestic abuse.

**Deadline 1 September 2017**

### Woodroffe Benton Foundation

The Foundation's small grants programme makes awards of between £250 to £2,500 in four areas including relief of persons in need, hardship or distress by reason of disaster or as a consequence of social or economic circumstance. It has a policy of assisting smaller organisations with core costs.

**Deadline 1 September 2017**

### United St Saviour's Charity

Two levels of grants are available to apply:

**Community Investment Programme** (Large Grants) offers grants of over £5,000 for projects that help achieve its 3 priority themes: Positive Ageing; Strong, Resilient Communities; Levelling the Playing Field. The average grant size is usually £40,000.

**Community Engagement Programme** (Small Grants) offers grants of up to £5,000 for community projects. Projects should have a track record of effective delivery and the capacity to deliver, and should significantly develop and enable communities and lives

**Deadlines:** Community Investment Programme (Large Grants): **8 September 2017** (before noon); Community Engagement Programme (Small Grants): **22 September 2017** (before midday).

### BBC Children in Need: Main Grants

The main grants programme is available to organisations applying for grants over £10,000 per year for up to three years. See small grants programme information above re beneficiary focus.

**Deadline: 13 September 2017**

### [Help the Homeless Grants](#)

The Fund supports projects that assist individuals in their return to mainstream society, rather than simply offer shelter or other forms of sustenance. Grants of up to £5,000 is available to small and medium sized charities for capital costs in their project activities.

**Deadline: 15 September 2017**

### [Inter Faith Youth Trust](#)

Small grants of up to £500 is available for events organised by and for young people of all faiths focused around Inter Faith Week on 12-19 November 2017. Themes include Learning by children and young people (11-25 years) about different faiths through social action; Cooperation and understanding between faiths and Increasing understanding between people of faith and no faith.

**Deadline: 15 September 2017**

### [Dunhill Medical Trust](#)

Applications are invited from community-based organisations who work directly with older people who need some form of extra support to make everyday living that bit easier. Projects grants of between £5,000 and £40,000 available for projects which focus on the development of care and support services for older people which are innovative and/or based on evidence of best practice and which can become self-sustaining within a planned period. Priority is given to services which are focused on older people, enhance existing mainstream services and which are not currently funded by statutory organisations.

**Deadline: 29 September 2017 (5pm)**

### [Greggs Foundation Environmental Grants](#)

The programme aims to support projects dedicated to improving the local environment - whether that means turning a piece of wasteland into a garden or organising litter picking days on the beach. It will fund projects – up to £2,500 - that improve the physical environment in a way that also benefits the wider community. Larger grants of £2,500 and £10,000 are also available. Priority will be given to projects that benefit disadvantaged people.

**Deadline: 29 September 2017**

## **3.3 October and beyond**

### [Fidelio Charitable Trust](#)

The Trust provides grants in support of the Arts, in particular the dramatic and operatic arts, music, speech and dance. Organisations can apply for up to £5,000 for the following areas: to receive special tuition or coaching (e.g. in the case of musicians to attend Master Classes); to participate in external competitions; to be supported for a specially arranged performance; to receive support for a special publication, musical composition or work of art. Applications need to be supported by Institutions, Colleges, Arts Festivals and other arts organisations or by persons with recognised relevant expertise.

**Deadline: 1 October 2017**

### [SUEZ Communities Trust](#)

Organisations including community groups are invited to apply for small project grants of up to £20,000 for projects costing less than £40,000. Projects must start within three months and complete within 12 months of funds being awarded. There is also a Primary Fund for grants of up to £50,000, for projects costing no more than £100,000. Projects under this bracket must start

within six months and complete within 12 months of funds being awarded. Organisations must own or hold a lease for the project site with at least five years remaining.

**Deadline: 2 October 2017 (5pm).**

### [The Elephant Trust](#)

The Trust provides grants of up to £2,000 (larger grants up to £5,000 may be considered) to artists, small organisations and galleries to make it possible for artists and those presenting their work to undertake and complete projects when frustrated by lack of funds.

Applications must be made by post:

**Deadline 9 October 2017**

### [DM Thomas Foundation Central Grants Programme](#)

Communities groups and organisations can apply for up to £10,000 for projects working in the areas of education or health with a focus on one of the following groups: Children and young people with disabilities; Children and young people who are sick in hospital; Employability and training programmes for disadvantaged young people; Children and young people who are life limited (requiring palliative care). Grants of over £10,000 are also available with a maximum of £30,000. Projects can be funded for up to two years.

**Deadline: 10 October 2017**

### [Masonic Charitable Foundation](#)

The community support grants offer grants to voluntary and community organisations in the areas of financial hardship, health and disability, education and employability, and social exclusion and disadvantage.

Its large grants of over £5,000 are for organisations with income of over £500,000 for a specific purpose and can include salaries, project costs and refurbishment costs. Small grants of up to £5,000 for expenditure such as general running or overhead costs.

**Deadline: 13 October 2017** (large grants); small grants (any time)

### [London Legal Support Trust:](#)

Grants of up to £5,000 are available for organisations who provide or facilitate the provision of free, specialist legal advice to those who are based in London or the Home Counties.

**Deadline: 15<sup>th</sup> October 2017**

## **3.4 Other rolling programmes**

**You can see a list of funders with rolling programme below:**

### [Addington Fund Trustees' Discretionary Fund](#)

Grants of up to £50,000 for short term financial aid to farmers and farm businesses, when that emergency situation has or will create unforeseen additional expenditure.

### [Allen Lane Foundation](#)

Funds groups working with Asylum-seekers and refugees (but not groups working with a single nationality), Gay, lesbian, bi-sexual or transgender people, Gypsies and Travellers, Migrant workers, Offenders and ex-offenders, Older people, People experiencing mental health problems, People experiencing violence or abuse.



### **ASDA Foundation UK (inc. Northern Ireland)**

The ASDA Foundation is ASDA's charitable trust which was set up in 1988 to support local good causes chosen by their colleagues, and is funded by profits from the midweek national lottery.

### **Awards for All - England**

Awards for All England is a simple small grants scheme making awards of between 300 and 10,000.

### **City Bridge Trust**

The Trust is undertaking free audits for charities aimed at making specific and measurable reductions in carbon and waste. This follows a successful pilot. They will be promoting other environmental benefits. The Trust will cover the costs of an eco-audit, training or consultancy provided by their approved consultants. Complete an online request form [here](#) or phone: 020 7332 3710.

### **Clothworkers' Foundation - UK**

The Clothworkers Foundation aims through its funding to improve the quality of life, particularly for people and communities facing disadvantage.

### **Fidelity UK Foundation**

Seeks to support strategic initiatives that enable charitable organisations to reach new levels of achievement. Grants are intended to strengthen charities and encourage the highest standards of management and long-term sustainability. Grants will not normally cover the entire cost of a project. Average 50k.

### **Freemasons' Grand Charity - Non-Masonic Grants (England & Wales)**

The charities and projects supported by The Freemasons' Grand Charity are chosen because they deliver important services, complement the work of other charities or tackle issues that are less popular with other funders. The Charity supports people in need and funds the work of charities helping the wider community.

### **Galaxy Hot Chocolate Fund**

GALAXY Hot Chocolate is looking to help small, local community groups and charities across the UK, with the launch of an exciting new charitable fund.

### **Garfield Weston Foundation**

The Garfield Weston Foundation helps small local community organisations and are prepared to consider applications covering a wide range of charitable activity. Areas funded include: education, arts, health, general, environment, community, youth, religion and welfare Up to 50k

### **Henry Smith's Charity**

The Henry Smith Charity is a large grant making charity. They make grants totalling approximately 25 million each year to up to 1,000 organisations and charities for initiatives and projects that address social inequality and economic disadvantage.

### **Ibrahim Foundation**

This Foundation makes grants to organisations which aim to improve the quality of life for people and communities in the UK, both now and in the future. They like to consider work which others may find hard to fund, perhaps because it breaks new ground, appears too risky, requires core funding, or needs a more unusual form of financial help such as a loan.

### **Jill Franklin Charitable Trust**

Grants support refugees, self-help mental health groups, churches for restoration, respite holidays prisoners education 500 to 1000

### **Laing Family Trusts**

The Laing Family Trusts are a group of four grant-making trusts (Beatrice Laing Trust, Kirby Laing Foundation, Maurice & Hilda Laing Charitable Trust and Martin Laing Foundation) sharing a single administration.

### **London Housing Foundation - London**

This trust supports homelessness charities and agencies in London through grant funding and initiatives. In terms of the former, the Foundation will be looking for evidence that agencies are contemplating marked changes that enhance their capabilities, either in scale or scope of their programmes; or the direction of their work.

### **Lloyds Enable Programme**

Enable grants are up to a total of £15,000 over one or two years, and can reinvigorate charities through funding organisational improvements, development of areas such as leadership and governance, improved systems and demonstrating outcomes.

### **Macmillan - Supporting You to Help Others Grant**

Macmillan supports groups and individuals who support people affected by cancer or campaign to improve cancer care with training, grants and resources, to help them develop.

### **Merchant Taylors' Consolidated Charities for the Infirm**

Grants are available for charitable organisations providing services to people living with significant disabilities or health concerns in South East London. Funding is at the discretion of the Trustees. Most awards are between £5,000 and £15,000. The mean amount is around £7,000.

### **Reaching Communities**

This Big Lottery programme is for projects that help people and communities most in need. Grant size is for £10,00 and upwards and projects can run up to 5 years. It can also include building projects.

### **Santander Foundation**

The Santander Foundation funds programmes to support disadvantaged people through one or both of these charitable priorities, education and training or financial capability

### **Screwfix Foundation**

The Screwfix Foundation is a new charity set up by Screwfix in 2013. It has a clear purpose of raising funds to support projects that will fix, repair, maintain and improve properties and community facilities specifically for those in need in the UK.

### **Sir John Cass's Foundation - Grants to Schools and Organisations**

Grants of between £10,000 and £30,000 are available for schools and organisations to support education and rehabilitation projects in inner London boroughs.

### **Sport England - Small Grant Scheme**

Grants of between 300 and 10,000 are available for revenue and small capital projects. The total project costs must not exceed 50,000.

### **The Rufford Foundation**

The Rufford Foundation is an independent grant-making trust. The Rufford Foundation's main remit is to support nature conservation projects in developing countries undertaken by small to medium-sized organisations.

### [The Torch Trophy Trust](#)

The Torch Trophy Trust is a charitable organisation, whose main aim is to encourage voluntary work in sport and other related outdoor activities within local communities across the U.K.

### [Trust for London](#)

Funding of up to £100,000 is available for work that develops new and imaginative ways of addressing the root causes of London's social problems, especially work which has the potential to influence and change policy, practice and public attitudes. Themes: Employment; Advice; Social Justice; Violence and Small Groups. The maximum grant given under the small groups theme is usually in the region of £30,000.

### [Wakefield and Tetley Trust - Fast Track Grants](#) **!Southwark opportunity!**

Grants of between £100 and £2,500 are available for charitable organisations working to improve the lives of people in the London boroughs of Tower Hamlets, Southwark and the City of London who face significant disadvantage and have limited opportunities.

### [Woodland Trust - Free Trees](#)

Free trees for school, community and youth groups. The Woodland Trust have 4000 free tree packs to give away to school, community and youth groups this autumn.

### [Worshipful Company of Weavers](#)

The Worshipful Company of Weavers funds projects working with young people in need or at risk, rehabilitation and resettlement of young prisoners and ex-prisoners. Up to 15k

### [Zurich Community Trust \(UK\) Ltd](#)

Zurich Community Trust has a dynamic grant-making programme which supports more than 600 charities every year, touching the lives of over 100,000 disadvantaged people. Main areas are Wiltshire, Gloucester and Hampshire although small funding across UK.

**!Make sure you read the guidance before filling out an application form!**

## **4. Contracts**

### [Southwark Council: Integrated Health Service](#)

Southwark Council is inviting applications for the provision of an Integrated Health Service for Young People (Sexual Health and Substance Misuse) located in Southwark. The contract service is expected to commence on 1 December 2017 and continue for an initial period of three years and four months before concluding on 1 April 2021. The Council may choose to extend the contract by a further period of one year. Applicants must contact Dionne Cameron directly to submit an expression of interest - [Dionne.Cameron@Southwark.gov.uk](mailto:Dionne.Cameron@Southwark.gov.uk); 2075257101

**Deadline for expressions of interest:** 30 June 2017.

Please note there are also a number of opportunities currently showing pre-procurement information – please search on [www.fundingcentral.org.uk](http://www.fundingcentral.org.uk)

## **5. Corporate Social Responsibility (CSR) and other offers**

### [Involve - Corporate support through practical Team Challenges](#)

The Involve programme at Community Southwark aims to drive practical corporate support to charities, social enterprises, community organisations and schools in Southwark, helping them to improve both their indoor and outdoor spaces. With teams of between 10 and 50 corporate volunteers we can complete those large projects that are usually not taken on due to lack of

resources in just 1 or 2 days. The Involve Team both organises and facilitates the volunteer Team Challenges and liaises directly with the corporate partner who will fund all tools and materials for each project so the service is FREE to our community partners. If your organisation matches the above description and could benefit from practical support, please contact [matthew@communitysouthwark.org](mailto:matthew@communitysouthwark.org)

## 6. Loans

### **Bright Ideas Trust (London)**

Intended specifically to help London-based young entrepreneurs, the Trust will address the issue of first-time businesses failing soon after setting up, due to a lack of experience. Maximum employees is 50 and the loans are between £1,000 and £25,000

### **Big Issue Invest – London Housing Fund**

The London Housing Fund was set up by Big Issue Invest in 2016 to celebrate its tenth anniversary. The £10 million fund, with support from the Greater London Authority, will provide loans to community organisations, social enterprises, charities and smaller housing associations to renovate empty homes or buildings and convert them into good quality affordable housing for Londoners to rent or part buy.

Loans of between £50,000 and £2 million are available with competitive rates and flexible terms. Exact loan terms will vary slightly with each proposition, but in practice, Big Issue Invest will aim to offer a fixed interest rate.

### **Big Issue Invest - Social Enterprise Invest Fund**

Financial assistance is available in the form of loans to social enterprises and registered charities based in the UK. Loans of between £50,000 - £1.5 million can be provided. Grants are not provided.

### **Big Society Capital**

Investments are available to Social Investment Finance Intermediaries (SIFIs) based and working within the UK for projects tackling major social issues within the UK. Loan investment of between £500,000 and £15 million.

### **CAN Early Intervention Fund**

The Fund supports early intervention projects and aims to accelerate positive early intervention impact on communities and individuals in London.

### **Charity Bank - Loan Finance**

Affordable loan finance and advice to registered charities, as well as to community associations, voluntary organisations, community businesses, social enterprises or a social landlord, as long as the purpose of the loan is charitable and to help them to grow. It often lends where banks or building societies either will not make a loan at all, or will only do so on unaffordable terms.

### **Community Investment Fund**

Loans and equity investments are available to community based, locally led charities and social enterprises in England that are providing essential health, social care, education and training services to improve the well-being of local residents. Loans and investments of between £250,000 and £1 million are available. Most investments are expected to be secured against the investee's assets.

## [Fredericks Foundation](#)

Provision of loans to small businesses and start-ups in Berkshire, East Sussex, Northamptonshire, Bristol & Bath, Gloucestershire, Oxfordshire, Buckinghamshire, Hampshire, Somerset, Cambridgeshire, Isle of Wight, Surrey, Cornwall, Kent, West Sussex, Derbyshire, Lincolnshire, Wiltshire, Devon and London. Loans are available from £500 to £10,000 per business, over terms from six months to five years at competitive interest rates. Loans of up to £20,000 may be available for established businesses with a financial track record of at least three years in some areas.

## [London Energy Efficiency Fund \(LEEF\)](#)

The London Energy Efficiency Fund (LEEF) focuses on investing in energy efficiency retrofit to public sector buildings, including:

- The adaptation and/or refurbishment of existing public and/or voluntary sector buildings (e.g. Local Authorities, universities, hospitals, schools) to make them more energy efficient, sustainable and environmentally friendly; and/or,
- Improvements to existing social housing properties to make them more energy efficient (with a cap of c. £11m).

LEEF provides loans which have the following advantages over other potential sources of finance:

- Price – LEEF financing may be cheaper than other sources of finance and thus offers excellent value for money for the public and private sectors. LEEF will lend up to £20m per project and has £70m+ to invest just in London.
- Term – There are no maximum or minimum terms for LEEF money, or fixed payback periods. LEEF will look at 10-12 year money or short term development finance. There are also no early repayment fees.
- Flexibility – LEEF can offer sculpted repayment profiles which allow the borrower to match payments to revenue savings – as a result projects can be at worst revenue neutral or cash positive for the borrower.

## [Start Up Loans](#)

This is a government-backed personal loan scheme which offers an affordable source of finance and is available to individuals looking to start or grow a business in the UK. Applicants can borrow from £500 to £25,000, with a fixed interest rate of just 6% per annum and a 1-5year repayment term. Loan recipients are also offered up to 12 months of mentoring support and access to a range of special business offers.

## **7. Crowdfunding**

Crowdfunding is a form of microfinance where large numbers of individuals make small donations towards new projects or start-up enterprises.

You can find out more about starting and running a crowdfunding project in our factsheet here:

[Community Southwark Factsheet – Crowdfunding for Community Groups](#)

Here are some useful sites to try:

Abundance Generation	<a href="https://www.abundancegeneration.com/">https://www.abundancegeneration.com/</a>
BuzzBnk	<a href="https://www.buzzbnk.org/">https://www.buzzbnk.org/</a>
rowd Cube	<a href="http://www.crowdcube.com/">http://www.crowdcube.com/</a>
CrowdingIn	<a href="http://crowdingin.com/">http://crowdingin.com/</a>
Funding Tree	<a href="https://www.fundingtree.co.uk/">https://www.fundingtree.co.uk/</a>
GlobalGiving	<a href="http://www.globalgiving.org/">http://www.globalgiving.org/</a>
Indiegogo	<a href="https://www.indiegogo.com/">https://www.indiegogo.com/</a>
RocketHub	<a href="http://www.rockethub.com/">http://www.rockethub.com/</a>

## 8. Online Fundraising

As well as Crowdfunding (above) there are now so many ways to fundraise online – but which sites will work for your organisation and what do they all do?

[Making the most of digital donations: A practical guide to selecting and using online giving platforms](#) (PDF) offers organisations a strategic approach when choosing a provider and will be a valuable resource for all charities that are looking at how they can maximise their fundraising presence online by working with online giving platforms. The guide will also be particularly useful for smaller charities that may be less sure about how online giving platforms work or what they need to do when working with different partners. (Charity Finance Group)

The amount your charity gets can vary vastly depending on which website you pick - this site-by-site guide helps you decide where to set your fundraising page up. [Money Saving Expert](#) has a useful comparison tool to help you choose.

Here are some popular sites:

Easyfundraising	<a href="http://www.easyfundraising.org.uk/">http://www.easyfundraising.org.uk/</a>
Everyclick	<a href="http://charities.everyclick.com/">http://charities.everyclick.com/</a>
Local Giving	<a href="http://localgiving.com/">http://localgiving.com/</a>
Virgin Money Giving	<a href="http://uk.virginmoneygiving.com/giving/">http://uk.virginmoneygiving.com/giving/</a>
BT My Donate	<a href="http://www.btplc.com/mydonate/">http://www.btplc.com/mydonate/</a> (it is worth noting that BT MyDonate do not charge any fees)

For Further support and information contact the **Development Team at Community Southwark** . We can:

*Help you to identify sources of funding; Help you to complete an application form; Help you think about how to develop your group (project planning, business planning, collaboration); Help you to develop good governance in your organisation (trustee advice and training); Link you in with other organisations and projects in the borough and much more!*

Contact the development team: [Development@casouthwark.org.uk](mailto:Development@casouthwark.org.uk) Tel: 020 7358 7020

**Thanks to:** Funding Central, SSE Newsletter, Civil Society, Third Sector