



October 2017 Income Generation & Funding E-bulletin

From Asking to Earning - Generating income from across the spectrum

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1. Welcome

Welcome to October's Income Generation & Funding Bulletin.



The Income Generation bulletin theme continues this month, with a packed programme of training and that includes learning about different ways to generate income. There are still places on **'Fundraising and beyond: diversify and grow your income'** and **'Become more entrepreneurial: earn and prosper through social enterprise'**, as well as **Making a Successful Funding Application to United St Saviours**; which you can book on our website [here](#). And, as you will see from this bulletin, there are plenty of upcoming funding opportunities...

You may feel that you need some help in developing your business plan, fundraising strategy, or setting up financial controls? 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

Enjoy!

2. Notices

2.1 Upcoming training and events at Community Southwark:

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.

Become More Enterprising: Earn and Prosper through Social Enterprise: 9 October 2017, 10 am - 4.30 pm

This fun and interactive one-day workshop is for VCO managers, staff, volunteers or trustees who have a trading idea and want help to get it up and running – and earning. The workshop includes a peer mentoring session where you can share ideas and learn from your colleagues' experience.

United St Saviours Charity Funding Workshop (Small Grants Fund - for North Southwark groups): 24 October 2017, 6-8pm

The workshop aims to build participants' knowledge and skills around submitting a funding application, introduce the new priorities for United St Saviour's Charity Community Engagement (Small Grants) Programme, demonstrate the Charity's new online Flex Grant application portal. This training is free and is for voluntary groups and organisations whose beneficiaries will be living or working within the North Southwark area, and are considering submitting a proposal to the Small Grants fund.

Small Groups Network Meeting: 31 October 2017, 5.30 – 7.30pm

This quarterly event will discuss pilot projects / funding, helping you understand this helpful approach to testing innovative ideas / models to deliver projects to meet beneficiary needs / advance your organisation's purpose. The Wakefield and Tetley Trust will join the discussions and present their grant programmes.

Demonstrating Impact made easy: Identifying Need: 2 November 2017, 10am – 4pm

This is a practical workshop to help you to explore ways to identify and analyse the need for your project and ensure you achieve the planned change to make things better, for a person, a group of people, an environment or an organisation.

Governance Made Easy - 9 November 2017, 10am – 3pm

We will explore roles and responsibilities, duties and liabilities, the Code of Good Governance and where to get quick support. You will be able to up-date the rest of your board and carry out your duties with confidence, at the end of the course.

Demonstrating Impact Made Easy: Creating Effective Outcomes Frameworks: 5 December 2017, 10am – 3pm

With increasing numbers of organisations required to prove that their work delivers real results that make a difference in their communities, this workshop will help you to understand the concepts involved in evaluation and show you how to create an effective evaluation framework for your project.

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:

[Commission says charities don't report enough serious incidents:](#) Civil Society, 22 September 2017

[The Future of Business - State of Social Enterprise Report 2017:](#) Social Enterprise UK, 25 September 2017.

[Charities Against Fraud Awards 2017:](#) London, 24 October 2017. Submission deadline - 6 October 2017 (GOV.UK)

3. Grants

3.1 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).

[Comic Relief – Try for Change programme](#)

Comic Relief and England Rugby have launched a large grants programme to support projects in England which use rugby union and the rugby union community to bring about social change in England. The programme will provide grants of between £25,000 and £100,000 to charities, not-for-profit organisations and rugby clubs for work delivered over two to three years in England.

Deadline: 2 October 2017 (12pm)

[Wakefield and Tetley Trust](#) **!Southwark Opportunity!**

This programme is aimed at organisations with a turnover of less than £500,000, providing grants averaging £7,500 to work that makes a positive difference to the lives of people who face significant disadvantage and have limited choices and opportunities because they lack skills or face difficulties/discrimination in accessing resources.

Deadline: 3 October (2 pm).

[Trust for London](#)

Applications are invited for the following funding streams: Good Homes and Neighbourhoods: Better Work: Decent Living Standards: Shared Wealth: Pathways to Settlement: Stronger Voices: Connected Communities. There is no minimum or maximum size of grant and the amount you request should be the amount you need. However, the average grant for small groups will be around £80,000 in total, or £25,000 for small groups under the Connected Communities Programme.

Deadline: 5 October 2017 (1 pm)

[Children's Health Fund](#)

Children's Health Fund believe that no child should go hungry, and they recognise that for some children during the school holidays there is a vital food provision gap that needs filling. The Fund is inviting organisations that want to provide good food as part of holiday learning, play and activity programmes to apply for funding between £1,000 and £5,000. They expect funding applications at the higher end of the scale will be for projects looking to expand their work.

Deadline: 6 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

[The Aviva Community Fund](#)

The Aviva Community Fund is offering support and funding to causes that make a real difference where you live. Put forward an idea that will benefit your community and it could get funding, ranging from up to £1,000 to £25,000. To be eligible to apply, the project has to enrich the community, making positive changes to people's lives in one of the follow four categories: i) Skills for life, ii) Health and wellbeing, iii) Community support, iv) Inclusivity.

Deadline: 10 October 2017 (noon)

[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

[Comic Relief - Thriving not just surviving: Young Men and Mental Health](#)

The Fund is for work with vulnerable and disadvantaged men, aged between 11 and 20 years, who are experiencing mental health problems. Comic Relief is focusing on this age group as 50 percent of adults who experience mental health problems present symptoms in their teens. Project applications for between £100,000 and £150,000 for up to three years are welcome. Applicants are asked to provide information to show they have a sound understanding of the needs of the young men they intend to work with.

Deadline: 13 October 2017 (midday)

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 October 2017

Comic Relief Local Communities Core Strength Programme

This 12 month programme is responding to the growing need of small locally led groups to cover their day to day costs. The aim is to provide funding for groups' core costs - meaning expenditure that is not connected to delivering projects but focusing on investing in the organisation as a whole, such as basic running costs. Grants of between £1,000 and £10,000 are available for organisations with an annual income of £100,000 or under in the last financial year.

Deadline: 16 October 2017

London Marathon Charitable Trust – Small Grants

The Small Capital Project Grants Programme provides awards of between £5,000 and £20,000 to help improve existing amenities or to build new facilities that will enable organisations to encourage and support more people to become involved in physical activity, sport and/or play, particularly those who are currently physically inactive.

Deadline: 17 October 2017.

London Marathon Charitable Trust – Large Grants

The Major Capital Projects Grants Programme provides funds of between £20,001 and £150,000 for the renovation, modernisation or creation of significant facilities for organisations that can demonstrate a clear commitment to encouraging and supporting people who are not physically active to participate in physical activity, sport and/or play including participation among those who are currently physically inactive or who have low levels of activity, groups which are currently physically inactive or who have low levels of activity; Children and young people outside of school hours.

Deadline: 17 October 2017

Hilton Humanitarian Prize Award

Do you know an organisation that you would like to nominate for the Hilton Humanitarian Prize Award? Do their work / achievement fall within one of the following categories: extraordinary contributions toward alleviating human suffering, an established record of achievement covering at least five years, innovation in program design, demonstration of effective partnerships, organisational capacity and administrative efficiency, ability to serve as a model for other non-profits and demonstration of long-term sustainable impact.

Deadline 18th October 2017

Europe for Citizens Programme Call

The Europe for Citizens Programme funds schemes and activities in which citizens can participate to promote Europe's shared history and values and foster a sense of ownership for how the Union develops. The objectives of the programme includes i) awareness raising of remembrance, common history and values and the aim to promote peace, its values and the well-being of its

peoples by stimulating debate, reflection and development of networks; ii) to encourage democratic and civic participation of citizens at Union level, by developing citizens' understanding of the Union policymaking-process and promoting opportunities for societal and intercultural engagement and volunteering at Union level.

Deadline: 18/10/2017 (12noon)

Mayor's New Greener City Fund – Community Green Spaces Grant

This fund is for projects which will green the grey and bring nature into the city. These grants aim to improve and increase green space across London and help local people to have their say on the design and creation of new spaces. Projects should take place from January to December 2018. Around £1 million will be available for this first round which provides both small grants of between £5,000 and £20,000 and medium grants of between £20,000 and £50,000. Only exceptional projects will be awarded the larger grants. Match funding is required.

Deadline: 20 October 2017

Quaker Housing Trust

The Trust provides grants and interest free loans and other support to organisations for 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: 20 October 2017

Southwark Neighbourhoods Fund 2018 -19

The Neighbourhoods Fund supports community projects that make a difference to the lives and neighbourhoods of local people in Southwark. Applicable projects can apply for between £500-£5,000. Projects are expected to be ward-based within a community council area and take place between 1 April 2018 and 31 March 2019

Deadline: 23 October 2017 (12pm)

3.3 November

The Triangle Trust

The aim of the Trust is to support organisations to develop long term sustainability by offering Development Grants to provide funds towards an organisation's core costs. Applications are currently being accepted for work with the rehabilitation of offenders for ex-offenders. Grants are available for up to £80,000 over three years with a maximum of £35,000 in year one. The emphasis of the Development Grant is to support the development of a solid foundation for the future.

Deadline: 2 November 2017 (noon)

Sport England: Tackling inactivity and Economic Disadvantage

Evidence shows that people in lower socio-economic groups are much more likely to be inactive. Evidence also suggests that sport and physical activity can be extremely powerful in supporting positive social change for communities and individuals; which could mean using sport or activity to improve someone's mental wellbeing, help drive down crime rates in an area, or reduce social isolation. The programme is targeting two different lower socio-economic groups with two strands of funding of between £25,000 up to a maximum of £500,000 for larger projects and between £25,000 and £100,000 for medium sized projects. Smaller grants of between £1,000 and £10,000 are available for smaller local groups and projects.

Deadline: 6 November 2017 (5pm)

Newcomen Collet !Southwark Opportunity!

Grants averaging £2,000 each available to assist schools and other groups (also individuals) to purchase equipment for the benefit of children in L B Southwark. Supporting extra curricula activities (e.g. school trips, after school clubs, holiday clubs, uniformed organisations) for children and young people. The Foundation will usually visit organisations to ensure that the scheme is viable but cannot afford to ever fully support a project. They 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.

Deadline: 17 November 2017

The Henry Smith Charity: Holiday Grants for Children

The Holiday Grants programme aims to provide children with access to recreational holidays or outings they would not otherwise have the opportunity to access. It is intended to support the provision of holidays and outings for children aged 13 or under who experience disadvantage or are disabled. Organisations can apply for between £500 and £2,500 for trips between 1 Sept to 31 December 2017

Deadline: 17 November 2017

Near Neighbours Small Grants Fund

The Near Neighbours programme offers small grants between £250 and £5,000, as seed funding for local groups and organisations who are working to bring together neighbours, to develop relationships across diverse faiths and ethnicities in order to improve their communities. Grants are offered to fund a broad range of work: environmental, social, cultural, artistic and sporting, that furthers the programme's aims of encouraging social interaction and social action.

Deadline: 17 November 2017

Heritage Enterprise Grants

Grants of between £100,000 and £5 million are available to help communities repair derelict historic places, giving them productive new uses and a stimulus for local economic growth. It is expected that, in most instances, this will involve repair and adaptation of an historic building for an end use that generates a sustainable commercial income.

Deadline: Small grants - 21 November 2017

Large grants - 7 December 2017

Health and Wellbeing Fund 2017/18

The Fund aims to promote equalities and reduce health inequalities by building the evidence base around good practice in social prescribing, sharing lessons and widening adoption of interventions with a proven track record. Organisations are invited to bid for funding of up to £300,000 for the first year of their scheme. Sustainability of the schemes is important and applicants are required to gain support from the local CCG, local authority or Accountable Care Organisation, to invest in the proposed scheme from year two onwards. The Fund will provide full funding in year one and the expectation is that the local partner will provide 50% of funding in year two, 80% funding in year three and 100% funding in year four onwards. Applicants will be expected to provide evidence of the agreement with the local partner as part of their application.

Deadline: 21 November 2017 (noon)

William Wates Memorial Trust

Supports projects that encourage disadvantaged 5 – 19 year olds to keep away from anti-social behaviour and criminal activity, enabling them to fulfil their potential. Most grants are £20,000/£40,000 over 3 years.

Deadline: 21 November 2017

MOPAC Victims Fund

The Fund's aim is to build the capacity and maximise the potential of voluntary, community organisations to help ensure the continued and improved provision of vital services to support victims of crime and help them cope and recover from their experience. Organisations can apply for between £10,000 and £35,000.

Deadline: 24 November 2017 (5pm)

Woodroffe Benton Foundation

Voluntary and community organisations can apply for grants of between £250 and £2,000 for a range of projects including those that conserve and improve the environment and supporting people experiencing social disadvantage, hardship or distress. Smaller organisations can request support with core funding as the Foundation prefers to contribute its modest grants to the core operating costs of smaller charities.

Deadline: 24 November 2017

3.3 December and beyond

BBC Children in Need - Small Grants

The Small Grants supports projects 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. Projects should make a difference in children's lives that help prevent or overcome the effects of the disadvantages they face, and can apply for up to £10,000 per year for up to 3 years – a total request of £30,000.

Deadline: 1 December 2017

The Ironmongers' Company

Grants of up to £10,000 are available to registered charities for projects that support disadvantaged young people under the age of 25 to reach their full potential.

Projects should include educational activities which develop learning, motivation and skills and have clear aims and objectives.

Deadline: 15 December 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

Please note there are also a number of opportunities currently showing pre-procurement information – please contact development@communitysouthwark to undertake a search on 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

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	https://www.abundancegeneration.com/
BuzzBnk	https://www.buzzbnk.org/
rowd Cube	http://www.crowdcube.com/
CrowdingIn	http://crowdingin.com/
Funding Tree	https://www.fundingtree.co.uk/
GlobalGiving	http://www.globalgiving.org/
Indiegogo	https://www.indiegogo.com/
RocketHub	http://www.rockethub.com/

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:

Kindlink	https://www.kindlink.com/
Easyfundraising	http://www.easyfundraising.org.uk/
Everyclick	http://charities.everyclick.com/
Local Giving	http://localgiving.com/
Virgin Money Giving	http://uk.virginmoneygiving.com/giving/
BT My Donate	http://www.btplc.com/mydonate/ (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 Tel: 020 7358 7020

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