



May 2018 Income Generation & Funding E-bulletin

From Asking to Earning - Generating income from across the spectrum

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1. Welcome

Welcome to May's Income Generation & Funding Bulletin.



Welcome to May's bulletin! Check out the [Mayor of London's Culture Seed Funding](#) of grants of £1,000-£5,000 to individuals or small groups for cultural events that bring (a rolling programme up to Spring 2020), and the [Comic Relief: Safe, Secure, Settled Programme](#) which funds programmes that use sport to enhance life outcomes for young people (grants from £100,000 - £500,000 for up to two years). Plus, on 26 June we are running a free workshop on [GDPR: \(General Data Protection Regulation\): What You Need to Know](#) which comes into force on 25 May 2018. Whilst this course is fully booked, you can click on the above link to access the Eventbrite waiting list. **Please contact Steve@communitysouthwark if you were unable to book but would be interested in attending this event at a future date.**

Plus, we have a packed training programme of free events – see below.

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 Made Easy: 17 May 2018; 10am – 4.30pm

This full-day workshop will introduce participants to the key aspects of fundraising including: writing successful funding applications and understanding the different sections of an application form; explore diverse income streams and assess if they are relevant for your organisation; understand what you should incorporate into a fundraising strategy

Demonstrating Impact Made Easy: Designing Effective Outcomes Frameworks: 23 May 2018; 10am – 3pm

The course will help you to understand the concepts involved in evaluation and show you how to create an effective evaluation framework for your project to help you assess your effectiveness and impact.

PQASSO and PQASSO Quality Mark Standard – An Introduction: 5 May 2018: 10 am – 1 pm

PQASSO is a quality assurance system that helps you run your organisation effectively and efficiently. The system has been created by and for the voluntary sector, and covers all areas of an organisation's structure and operations. Come and find out more about PQASSO and what it can help achieve for your organisation

Finance Made Easy 19 June: 10 am – 4 pm

This full day course is ideal for anybody working in the voluntary and community sector (including social enterprises) looking to improve their confidence when dealing with finances. It will explore the key components of good financial management, including the role of financial controls; budgets; cash flow; management accounts and balance sheets.

General Data Protection Regulation – What you need to know: 23 June: 10 15 am 16 30 pm

The new General Data Protection Regulation (GDPR) come into force on 25th May 2018. Come and find out how the ways in which you currently work within your voluntary organisation to comply with the Data Protection Act may need to change.

PLEASE NOTE THIS COURSE IS FULLY BOOKED, ALTHOUGH YOU CAN REGISTER TO BE ON THE WAITING LIST. IF YOU WOULD LIKE TO ATTEND AT A FUTURE DATE, PLEASE EMAIL Steve@communitysouthwark.org

Risk Assessment Made Easy 14 June: 10 am – 1 pm

This short session will outline the basic principles and strategies that can be applied to help charities manage their risks. It should help organisations establish a risk framework that allows them to develop and manage a risk framework for their organisation.

Setting up a Not for Profit Organisation 21 June: 10 am – 1 pm

Come and join Community Southwark in this interactive session which will be an introduction to the most important things you need to think about and plan when setting up a new organisation.

What Now? A workshop for newly established Not for Profit Organisations: 21 June: 2pm – 5 pm

This interactive workshop will look at the key structures a non-profit organisation needs to have in place to become more successful in promoting social change, shedding a light on the building blocks of starting up an organisation, including legal aspects, governance, service users, assessing needs, funding, and finances.

Demonstrating Impact Measurement Tools: Outcome Measurement Made Easy 18 June: 10 am – 3 pm

An opportunity to explore a wide range of tools and methods of data collection, such as surveys, questionnaires, focus groups and other creative and participatory methodologies. This interactive workshop will discuss the pros and cons of the different tools and the importance of planning and considering the right questions.

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](#)

2.2 News from / for the sector:

Southwark Voluntary Sector Premises Survey

We know from some of the organisations that we talk to that securing safe and accessible premises is difficult for many voluntary organisations..Please complete our [short survey](#) to help us better understand the rapidly changing public and private property market in Southwark, providing key evidence about what works and what is needed to support the voluntary sector!.

Internship available at Brunel University London: One week full time or 35 hours completed over a part time flexible internship – up to two interns fully funded by Santander Universities, designed to support graduates and small/medium sized social enterprises to develop, learn and innovate new ideas within their respective fields.The internship can commence any time from now but must be completed by 31st August 2018.**For details, contact: Emma Telford, Employer Engagement Advisor**

Tel: +44(0)1895 268864 Email: emma.telford@brunel.ac.uk

'Reboot your thinking around personal data ahead of GDPR deadline', Charities told, Civil Society 30 April 2018

'Charities' underfunded local government contracts should be called 'partnerships', Civil Society, 30 April 2018

New Trustees will get a Welcome Pack from Charity Commission, Civil Society, 27 April 2018

'Charity fraud caused primarily by lack of controls' Civil Society, 26 April 2018

'Are there too many examples of charities being part of the problem'? Civil Society, 26 April 2018

Free risk management guide for charities published Civil Society, 25 April 2018

Firms join government-backed social investing taskforce Civil Society, 24 April 2018

[Are there too many charities?](#) Civil Society, 23 April 2018

[What Charities can do to make their corporate partnerships more impactful](#) Civil Society, 11 April 2018

[Lords to criticise inadequate government approach to communities](#) Civil Society, 10 April 2018

[Free Guide to Charity Innovation published](#) Civil Society, 10 April 2018

The Government has a campaign to raise awareness of the **National Minimum Wage and National Living Wage** as the rates for both increase on 1 April 2018. Find out about the current Living Wage at the [Living Wage Foundation](#).

3. Grants

3.1 May 2018

[London Together Fund](#)

The Mayor of London in partnership with Comic Relief have launched this fund to invest in sports projects that bring people from different backgrounds together to strengthen local communities. Grants are available from £25,000 to £150,000 to support projects that identify reasons for low social integration locally and aim to reduce isolation and build trust amongst different groups of people.

Deadline: 12pm on 16 May 2018

[Lloyds Bank Foundation – Invest Grants Fund](#)

Invest grants fund core organisational costs related to the day to day running of your charity. Requests for core costs will only be considered where the majority of your charity's work (more than 50% of your work and expenditure) meets the Bank's eligibility criteria. Grants are from £10,000 up to maximum of £25,000 per year for two or three years, with the opportunity for continuation funding for a further period – up to six years in total.

Deadline 18 May 2018

[Women's Vote Centenary Grant Scheme](#)

The round 2 scheme has two types of funds:

Small grants of between £300 to £2,000 for grassroots projects to run small-scale events and activities to celebrate the centenary of women gaining the vote, and **Large grants** of between £2,000 and £125,000. These will fund projects that increase the understanding of, and engagement with, democracy, and encourage women to participate in public life.

Deadline: 11 59 pm on 17 May 2018

Mayor of London 'Culture Seeds' Grants

Small grants are available of £1,000 - £5,000 to for funding arts, culture and heritage projects and activities that have local people at their heart, and offer creative experiences that bring people together. The fund will prioritise projects that support people on lower incomes and connect communities. The programme will support applicants to market and monitor their projects, apply for future funding and recruit and work with volunteers. Open to individual Londoner's and groups with turnover of up to £50,000. Two roadshows will be held offering advice on applying: Friday, 18 May 2018, 2pm-4pm, and Tuesday 22 May, 4pm – 6pm, both at City Hall, London, SE1.

Deadline: Spring 2020

NewComen Collett

The Fund has a total value of £100,000 each year. Grants of up to £1,000 are available, aimed at supporting organisations undertaking projects to further educational and extracurricular activities for young people under the age of 25 years. This is achieved in two ways: grants to schools, organisations and other groups and grants to individuals.

Deadline: 18 June 2018

CVC Summer Grants for London Youth members

The CVC Foundation is offering grants of up to £5,000 to support organisations who delivery summer projects that will support young people's employability skills. Projects need to involved young people from their inception to evaluation.

Deadline: 12pm on 21 May 2018.

The Hospital Saturday Fund

Registered charities in London can apply for a grant of up to £10,000 to carry out work in the field of ill-health or disability through a partnership with an expert health agency or provider. Applicants should be working with people with long-term health conditions and have an annual income of £250,000 or below. Grants are for one year and projects must start in 2018.

Deadline: 24 May 2018 (5pm)

Pink Ribbon Foundation

Any charity working in the field of breast cancer can apply for a grant. If you have not registered and are considering applying for a grant, please send the Foundation an email at any time of the year to be added to its register. To be considered for a grant in 2018, please submit your grant application to the Foundation by the deadline. Grants are awarded annually in late July.

Deadline: 31 May 2018

3.2 June 2018

The D'Oyly Carte Charitable Trust

The Trust awards grants of £500 – £5,000 for projects that advance the arts, health and medical welfare and environmental protection or improvement. Most grants are single grants over a one-year period, although it will occasionally offer longer-term grants (usually up to 3 years) if deemed by the Trustees to have particular merit. The Trustees will also consider applications for core costs or matched funding.

Deadline: 14 June 2018

Comic Relief – Safe, Secured, Settled programme

The Fund will invest in projects that use sport to improve the lives of young people without a safe or secure place to live, helping them to gain the skills and resources to lead safe and positive

lives. It will consider work that supports children and young people aged up to 25, as well as family-based interventions where the majority of beneficiaries are under 25. Grant applications should be in the range of £100,000 and £500,000 for projects over a period of between two and four years. It will support projects delivered in the UK, India, South Africa, Brazil or Kenya.

Deadline: 14 June 2018

Greener City Fund

Now open for Round 2:Community Tree Planting and Community Green Space Grants of £5,000 to £50,000 are available to support two strands of projects: Community Tree Planting and Community Green Space improvements.Examples of potential projects are: community events to plant trees in green spaces;planting new orchards on housing estates; creating small woodland areas or hedges in parks and green spaces restoring or creating features such as avenues in green spaces.

Deadline: 5pm on 18 June 2018

Greggs Foundation Local Community Projects Fund

The fund is aimed at projects supporting people in need and the Foundation is interested in projects that improve resilience within your local community. Projects must support a community of interest, i.e. people who are: disabled or suffering chronic illness; Living in poverty; Voluntary carers; Homeless people; Isolated older people; other demonstrable significant need. Maximum grant is £2,000. It will not fund running costs or continuation of existing and ongoing work.

Deadline: 22 June 2018

Weston Anniversary Fund

This is a one-off grants scheme providing capital grants ranging from £30,000 to £150,000. Applying is a simple one-step process Total project costs should not exceed £300,000. Grants must be spent and projects completed by 31st December 2020.

Deadline: 30 June 2018

3.3 July 2018

Barts and the London Charity – Large Project Grant

The funding is available for active members of the healthcare sector in London who are currently working in partnership with Barts and The London NHS Trust for:Patient-focused translational research across Barts Trust and the Medical School.Innovative equipment or a new initiative to improve patient care:projects to encourage better health in the communities the Trust serves

Deadline: 18 July 2018

3.4 August 2018

Chapman Charitable Trust

Grants are available for registered charities, both national and local, that promote physical and mental wellbeing, conserve the natural environment and increase the accessibility of the arts through activities located in North Wales, London or South East England.Maximum Value:£2,000:Minimum Value:£1,000.

Deadline: 31 August 2018

3.5 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 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

Involvement - 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 involve@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: Development@casouthwark.org.uk Tel: 020 7358 7020

Findout more about how we can work with your organisation:

<http://communitysouthwark.org/about-us/services/building-stronger-foundations-our-support-offer>

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