



Everything you need to know about applying for a **Community Grant**

This document includes our eligibility
criteria and useful application information.

Why Nationwide?

In 2021 we'll be awarding £4m to housing charities across the UK helping charities to build society, nationwide.



We're bringing members and communities together to tackle local housing issues.

We believe that everyone should have a place fit to call home, but we recognise that's not the reality for many. Our Community Grants Programme is one of the ways we are looking to support more people achieve that very human need. We'll award **£22 million over five years** to support housing related charities and projects across our **11 Community Board areas**.

Our Community Grants Programme directs our members' money back into their own communities. We're unique in that we operate Community Boards which are made up of Nationwide members and colleagues who come together once a year to review and decide on which projects receive a Nationwide Community Grant. If you'd like more information – or to apply to be a Board member head to our website nationwidecommunitygrants.co.uk

These grants will help to change lives in local communities by supporting society's most vulnerable people by:

Preventing people from losing their home

Helping people into a home

Supporting people to thrive within the home environment

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I Our impact

This guide is designed to help you apply for a Community Grant. As you'd expect there is important info we'll need from you to help make sure we have everything we need to make the right shortlisting decisions. But our real intent is to provide grants to projects that make a difference and where we can all work together to get the most impact by supporting those in greatest housing need.

I How it works

Charities, Community Land Trusts and housing co-operatives who are making positive changes in their local areas can apply for grants of between £10,000 and £50,000.

Each application is reviewed, discussed, and voted on by a regional Community Board, made up of Nationwide members and colleagues; who live and work in those communities. But it's more than just money that's awarded, the funded projects will also get community and volunteering support.

In 2021 we're capping the amount of Community Grant applications we'll accept. As a responsible funder, we think it's important to be able to let applicants know what chance they have of being successful and not to waste vital charity resource. This year our regional caps will enable approximately 1 in 4 applicants to be successful.

I Our priorities when awarding grants

The Community Boards will favour projects that:

- help charities get back on their feet after the impact of Covid 19
- illustrate a clear link to Nationwide's ambition for everyone to have a place fit to call home and can demonstrate the impact their project will have on the local community
- are supporting people in housing need, in original or creative ways. This includes both projects already delivering local impact and those carrying out research to find new ways to challenge the housing crisis

- have the potential to inspire and be used by others across the country
- have robust plans to measure and report on the difference the grant will make
- can demonstrate sustainability beyond the life of the grant, by building the skills of staff and volunteers, diversifying funding streams and providing long-term solutions for the people they are helping
- can evidence knowledge of local issues and have a network of local connections.

Before you submit your application, you may find it useful to take a look at some of the projects previously funded by the Nationwide Community Grants programme. You'll find a summary of these at: nationwidecommunitygrants.co.uk

I Who can apply for a grant

The Community Grant fund is open to registered charities, charitable incorporated organisations, Community Land Trusts¹ and housing co-operatives.

Co-operatives and community benefit societies registered with the Financial Conduct Authority are also eligible, so long as their associated activities target housing and/or homelessness.

Partnership and consortia are also encouraged to apply. However, the lead partner must be eligible to apply and will be responsible for managing the grant money, if successful².

All eligible organisations need to have a minimum of three unrelated trustees and two unrelated bank signatories.

¹ Community Land Trusts can be registered with the charity commission or OSCR in Scotland, the Financial Conduct Authority or with Companies House as a community interest company ltd by guarantee. Companies or community interest companies ltd by shares are not eligible for this fund.

² Statutory organisations, housing associations, companies limited by guarantee with charitable objectives, community interest companies, constituted community or voluntary sector groups are welcome to apply in partnership with an eligible lead organisation. Partnerships should be established before applying.



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| What we'll fund

- ✓ Core costs – up to 20% of the grant amount requested, including running and facility costs, office equipment, supplies, printing, travel and accommodation
- ✓ Staff and volunteer costs for the project lead partner – including full-time staff, part-time staff, project delivery staff costs and other related expenses. All staff must be paid at least the Real Living Wage, set by the Living Wage Foundation, livingwage.org.uk/what-real-living-wage
- ✓ Small-scale capital costs – including one-off expenses for equipment, or fixed assets that may have use or benefit beyond the life of the grant (one financial year), such as computer hardware, or items required to deliver a project, such as paint, paintbrushes and gardening equipment
- ✓ Activity costs – such as catering or insurance, costs that help deliver projects or activities but fall outside of capital, staffing and volunteering costs
- ✓ Development and capacity building costs – that support organisational sustainability, such as training staff and volunteers, and external consultancy fees
- ✓ Building works and refurbishment costs – where they're essential to the successful delivery of the project.

| What we won't fund

Grants aren't available for:

- ✗ individuals or for individual sponsorship
- ✗ activities generating private profit
- ✗ major/large-scale capital costs, for example vehicles, land or property
- ✗ retrospective costs - reimbursement for costs already incurred
- ✗ organisations that promote religious or party-political activities. We will prioritise projects which benefit all possible target beneficiaries irrespective of beliefs or affiliations.



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| How the funding works

The Community Boards award grants of between £10,000 and £50,000 and the funding period is either one or two years.

We'll fund between 50% to 100% of the total cost of the project. For example, if your organisation is seeking funding for a £50,000 project, you should apply for a minimum of £25,000. Successful organisations will need to raise any remaining project costs within two months of the award.

We are encouraging organisations with an average annual income of at least £25,000 (measured across 3 years) to apply. We want to offer a helping hand to smaller charities making big impacts in the communities they serve.

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How to apply for a Community Grant

First things first, you'll need to make sure you're eligible to apply. The checklist below will show you if you're eligible for this programme – we also have an online eligibility checker to help you: nationwidecommunitygrants.co.uk

Please also read through the Due Diligence guidance section at the end of this document. It's not the most gripping read, but it is important you understand it.

Check you can apply	Yes/No
My organisation is registered with the charity commission or OSCR, is a Community Benefit Society or a cooperative registered with the Financial Conduct Authority, or is a Community Land Trust registered with the charity commission, OSCR, the Financial Conduct Authority or with Companies House as a community interest company ltd by guarantee	
My organisation has a minimum of three unrelated trustees and two unrelated bank signatories	
My proposed project is either one or two years	
My organisation has a minimum annual income of £25,000 (averaged over the last 3 years)	
I am applying for 50% or more of the total cost of my project	
The costs I am applying for are eligible in the 'what we will fund' section found on page 3	
My proposed project targets one of Nationwide's three outcome areas listed on page 1	
My organisation has been operating for 3 or more years, which I can evidence with 3 years of annual accounts	

If you've answered 'no' to any of the questions above, then, unfortunately your organisation or proposed project is not eligible for this fund.

If there is a short fall between the grant you are asking for and the total project cost – you will need to say in your application how you have planned to secure this and in what time-frame.

If you have experienced a dip in your income over the last 3 years, for instance due to Covid-19, you will have the opportunity to explain this as part of your application.

The extra information we'll need when you apply

If you've got this far and are able make an application online at nationwidecommunitygrants.co.uk, there are a few documents we'll need from you too. We'll ask you to upload these with your application:

We'll need ALL of these:

- A copy of your organisations last three years published annual accounts
- Most recent bank statement, in your organisation's name
- A copy of your governing documents
- Copies of your safeguarding and equal opportunities policies
- Copies of any job descriptions for new posts created as a result of this grant.

We recommend you don't include any sensitive information in your application. This includes names and addresses of beneficiaries. If you do provide information you feel is sensitive but also vital to the application, please make sure this is clearly highlighted in the application.

You'll also need to submit your application and supporting documents by the date specified on our website. Applications close at midnight 17 June. Due to the cap on applications please be aware that your region may close to applications before the final deadline, and that only completed applications will be accepted for submission when the cap is reached.

nationwidecommunitygrants.co.uk



Applying for a Community Grant

| What makes a good application?

Lots of factors contribute to a great application, but there are some basics we're always looking for:



A clearly costed project

Make sure your project is costed and simple for us to understand.



Clear objectives and outcomes

Try to be concise, what are you aiming to achieve, how does this align with our 3 purposes, what will success of the project look like and what impact will this have?



Know your audience

If you're shortlisted, we'll be using your application to create a summary which will be shared with our regional Community Board members who award our grants. So make it clear and concise, try not to use acronyms or jargon, and bring the project to life as much as you can. We know you're passionate about your projects and proud of the difference they make; we want to see this in your application so we can share it with our Community Boards.



Is there a word count?

There are word counts, yes - all of the boxes which have a count are word counts (and not character counts), with the exception of the organisation description which is 255 characters. Please refer to the The questions you'll be asked document to see questions and word counts.



What makes it special?

We review a lot of applications, so the best projects are those which stand out from the rest. Let us know what makes you different.



What makes it sustainable?

We know that our grant won't last forever, but we want to know how you'll continue to support the people you're helping beyond the life of the grant. Can some of the money be used to support a longer-term impact?



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| What happens next

We follow these steps when we look at applications and award grants:

1

Firstly, our own Community Grants team will shortlist applications, assessing against the eligibility criteria and priorities of the programme. We'll let you know if your application hasn't been shortlisted in Autumn following your application.

2

Next, a regional Community Board will review the shortlisted applications for their area and choose which projects will receive grants from Nationwide. The Community Board is made up of Nationwide colleagues, members and supported by housing specialists. All shortlisted applicants will know the outcome by the end of December.

3

And finally, the successful organisations will be asked to sign a contract and send eps or .ai files with high-resolution versions of the organisation's logo and photos that represent the organisations work, by January following their application.

4

If you're successful you'll need to provide us with regular updates. We'll be in touch once you've received your grant to discuss plans for those updates and any other ways in which Nationwide colleagues may be able to support you.

| A word about fraud

As a building society, Nationwide takes all necessary steps to prevent financial crime. To do this, we'll instruct our third-party payments provider, Charities Trust, to run due diligence checks on successful organisations before any payments can be made.

At each stage of the process, the decisions of the Nationwide Community Grants team and Community Board are final, with Nationwide having the absolute final say on whether to award the Community Grant.



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Due Diligence - Guidance for applicants

When you apply for a Community Grant, our third party partner called Percent, who run our website for us, will do a check that the applicant has the authority to apply for a grant on behalf of the charity organisation. This check will not effect or stop the applications progress.

The Social Investment team will carry out due diligence checks on all shortlisted applications and work out the risk attached to funding the organisation. Applications that don't pass due diligence will not be put forward for funding. If we think an organisation poses a greater than normal risk, it isn't necessarily less likely to get funding, but we'll take the risk level in to consideration when making decisions.

You must supply all supporting documentation, along with the application, before the submission deadline. If any part of the application is unclear, Nationwide may call applicants for more information. That said, due to the high number of applications received, this may not be possible and such applications may be declined as a result.

The supporting documents we need with your application:

- A copy of the last 3 years annual accounts
- A recent bank statement, in your organisation's name
- A copy of your governing documents
- Copies of your safeguarding and equal opportunities policies
- Copies of any Job Descriptions for new posts that will be recruited as a result of this grant.



What we'll be looking at

Our Social Investment team will make some or all of the following best practice checks on your organisation, when reviewing your supporting documents.

Remember, we need ALL the documents to be able to consider an application.

What we'll be looking for in your annual accounts

- That your reserves are reasonable, given the size of the organisation, and are in line with any reserves policy you hold. We would usually expect between 3-6 months running costs to be held in reserve - however, we will take into account the impact of Covid 19. Organisations with significant reserves may be asked to explain why these reserves cannot be used in place of the grant. If you would like the opportunity to explain the level of your reserves, please do so on a word document uploaded with your application
- That income and expenditure is properly explained. Our Social Investments team will note whether there are significant differences in expenditure from one year to another and whether your organisation could pay all creditors from bank balances
- That restricted funds are not in deficit and if they are, that these are explained
- That your auditor's organisational and financial review does not highlight any significant concerns
- That funding sources are diverse and that your organisation is not dependant on a particular funding stream that may be at risk - again we will take into account the impact of Covid 19.

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What we'll be looking for in your bank/Building society statements

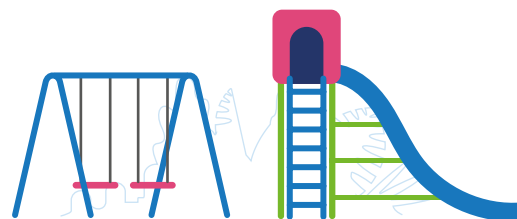
- That they're in your organisation's name
- That a bank account has at least two unrelated signatories. If signatories are related, a bank mandate should be provided preventing them from signing together.

What we'll be looking for in your Governing documents

- That your legal framework is applicable to your aims and activities
- That your proposed activities fall within the group's charitable objectives.

What we'll be looking for in your Safeguarding policy

- Definitions of abuse and signs of abuse and a description of how abuse is different for adults (if working with both children and vulnerable adults)
- Procedure for reporting safeguarding concerns
- Procedure for handling cases of disclosure revealed by DBS checks
- The name of the person responsible for child protection
- The name of the local safeguarding board
- That all staff, volunteers and Trustees who are working directly with vulnerable adults and/or children should have the appropriate DBS checks and there is an understanding of when enhanced DBS checks should be carried out
- That all staff, volunteers and trustees who work indirectly with vulnerable adults and/or children receive safeguarding training
- That risk assessments are carried out to ensure vulnerable adults and/or children in your care are safe
- The frequency at which the policy is reviewed. We recommend it's done annually.



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What we'll be looking for in your Equality policy

- That it references the Equality Act 2010
- That your policy covers age, being married or in a civil partnership, being pregnant or having a child, disability, race, religion/belief or lack of, gender, sexual orientation, being or becoming a transsexual person
- That equal access to services and employment is offered
- That you're preventing harassment and ensuring everyone is treated equally
- That complaints are dealt with fairly.

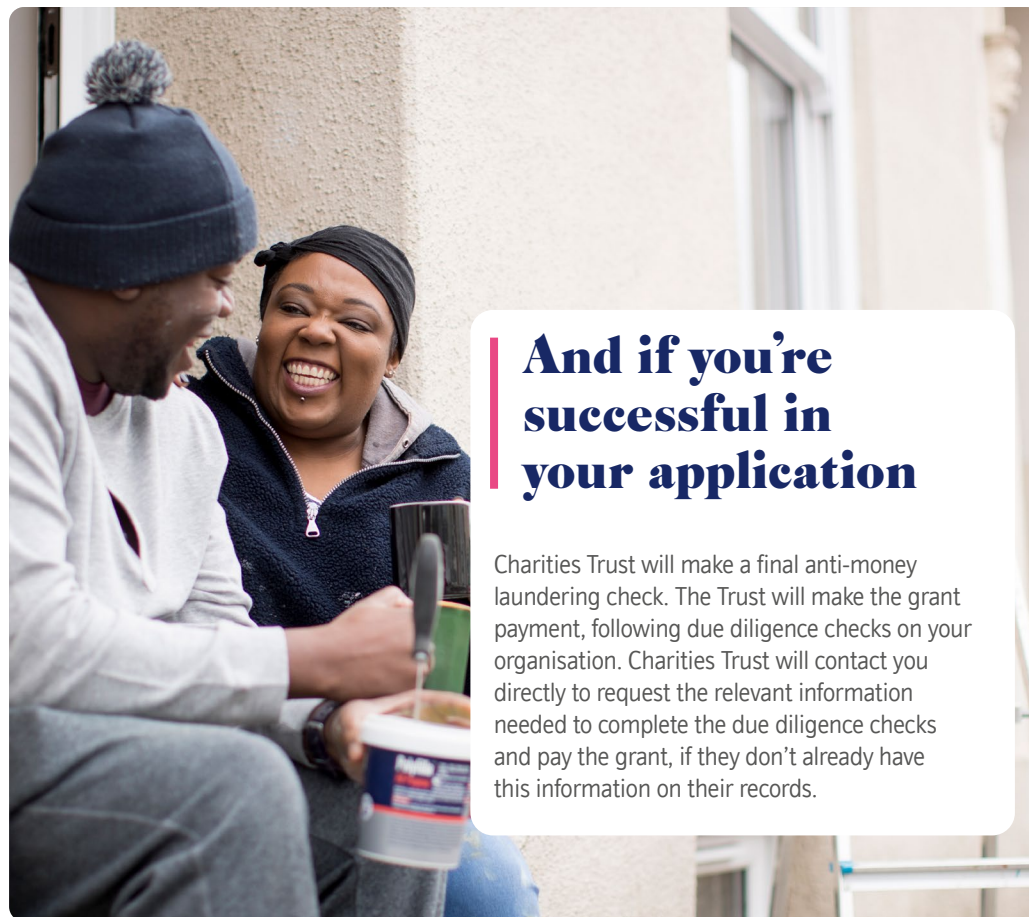
We'll also make some additional checks

Our Social Investment team will make the following best practice checks on your organisation using publicly available sources.

We'll look in the Charity Commission and Companies House Records for the following:

- A minimum of three un-related trustees
- No returns to either organisation are overdue
- There is not a proposal to remove your organisation from either register
- The registered address is the same as on the application form
- Whether serious incidents (safeguarding or fraud) have been reported.

Where relevant, Charity Commission and Companies House checks will be carried out on partnership organisations as well.



And if you're successful in your application

Charities Trust will make a final anti-money laundering check. The Trust will make the grant payment, following due diligence checks on your organisation. Charities Trust will contact you directly to request the relevant information needed to complete the due diligence checks and pay the grant, if they don't already have this information on their records.

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I How we use your personal data

Nationwide Building Society will use the personal data about you and other individuals named in your application to assess and administer a grant application for Nationwide's Community Grant programme. Personal data about your management team may also be used for identification, debt tracing and the prevention of money laundering.

To support with this, searches (e.g. to verify your identity) may be made with third parties, including publicly available sources. If your application is successful, your details may also be used to contact you to gain your thoughts on the effectiveness and impact of the programme.

When necessary, personal data collected through the application process may be shared with the regional Community Board, Nationwide Building Society, We are Percent Ltd (our third party host of our Community Grants website), The Nationwide Foundation, Charities Trust and with other third parties where the law permits or requires it.

Any photographs and commentary provided to support your application, may include personal data relating to individuals supported by your organisation. These photos, logos and details may be used in promotional material created in relation to your application and may be shared with Nationwide members and via Nationwide Building Society and other third party organisations supporting the running of the Community Grants programme.

We will only use your information where we have a legal basis to do so, for example, to carry out our legitimate business interests to manage and promote our Community Grants or to meet our legal or contractual obligations. By providing any personal data about another person you are confirming that they understand how their data may be used and shared.

You have certain rights when it comes to your personal information. This includes rights to access and correct your information, and to erase, transfer, object to, restrict or take away consent around how we use your information. Please contact Nationwide Building Society at nationwidecommunitygrants@nationwide.co.uk if you or anyone named in your application have any concerns with the information being used publicly or if you wish to exercise any of these rights.



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For more information

Email nationwidecommunitygrants@nationwide.co.uk

Visit nationwidecommunitygrants.co.uk

Our Charity FAQ's can be found on the website.