

# The Paristamen CIO

*Standing beside charities with small grants to make a big difference*

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INTERMEDIATE GRANTS PROGRAMME 2017

## Supporting Individuals and Families with Personal Financial Management in Yorkshire or Scotland

### INVITATION TO BID FOR A £3,000 UNRESTRICTED GRANT

Deadline for bids: 15 September 2017

The Paristamen CIO is a small grant-making charity – our office is based in York but we also have a presence in East Lothian, Scotland. Our objects are quite broad and encompass most kinds of charitable work.

Under our “Intermediate Grants Programme” we intend each year to identify a particular field in which we will make two or three grants totalling around £6,000 in a very specific field.

For 2017 we are offering two grants of £3,000 each to charities involved in the **support of individuals or families on issues of personal financial management**. We hope to award one grant primarily for work with individuals or families in Yorkshire and the other primarily for work in Scotland.

We would expect to award the two grants to two separate organisations (however, an organisation with relevant projects in both areas could potentially apply for both grants).

#### Focus

For individuals and households on low incomes, it is widely accepted that skills in personal financial management make a vast difference in terms of whether they are just about able to cope, or whether they are constantly going from one financial crisis to another. Poor financial management can push people into dependency on pay-day loans or even loan sharks and can greatly increase their costs in other ways, for example through penalty charges, debt arrears and expensive fuel tariffs. Finding ways to maintain some financial stability even when times are tough – for example through careful budgeting to live within one’s income, and building a small reserve for emergencies – is critical to coping with other demands. Good financial management skills are also vital for moving into a better paid work which may involve living (for example) on a monthly salary which varies according to hours worked or on irregular profits from self-employment.

A number of charities offer some support on issues of personal financial management – often as part of other forms of support. But the availability of such help seems to be very patchy and not well known. We appreciate that a grant of £3,000 will only allow a modest increase in such programmes, but we hope such support will nevertheless be valuable both for your direct service provision and in highlighting the importance of such work.

Although the greatest needs for such support may be with the poorest households, we are aware the issues of poor financial management apply across wide sections of society: not just the poorest. There are particular challenges for those whose incomes take them into the bands where benefits tapers apply and for those in work but with erratic incomes. Middle class people with significant incomes can still face financial crises for many reasons. So, whilst we would expect priority to be given to those in greatest need of help in financial management, we are willing to consider applications which work with any client group within the specified regions (Yorkshire and Scotland).

## Eligibility

1. Any UK charity involved in activities that **support individuals or families on issues of personal financial management** in Yorkshire and/or Scotland is welcome to apply. (However grants will not be made to individuals or non-charitable organisations.)
2. Whilst the charity does not have to be solely focused in this activity, it would need to be a significant part of your work.
3. Provided the work of your charity is focused in the field indicated, we intend that these will be **unrestricted grants** so, if your bid is successful, your charity will be free to spend it in whatever way your trustees feel is most useful. *So please do not spend time and effort inventing a special project for us to support. We want to support your normal work!*

However, if the work of your charity is not specifically focused on financial management support, our grant will be restricted to an appropriate part of your work – please make that clear in your application. Likewise, if your work covers a larger geographical area, our grant will be restricted to work in Yorkshire and/or Scotland as appropriate.

4. Although the grant is not restricted to particular items of expenditure, you will need to explain how an extra £3,000 would make a difference – for example would it enable you to reach more people than at present, or undertake more intensive support to those who need your help? We do not need a detailed explanation of how the funds will be spent – you will be free to use our grant as you see fit – but we need to know how a grant from Paristamen would make a difference.
5. Any UK charity with specific programmes in the field of financial management support and training is welcome to apply, provided you have a project in Yorkshire or Scotland to which our grant could be allocated. There is also no size restriction – large or small charities are welcome to apply, though in the case of a very large charity you would need to persuade us that an extra £3,000 would be sufficient to make a difference to your work. In the case of a very small charity we would need to be confident you can sensibly use £3,000.
6. This is a one-off programme: we do not anticipate making further grants in this field, so applications must show that a £3,000 grant would be of use without any further funding from Paristamen. However, if our grant can help you unlock additional funds from other sources that will be viewed positively, but it is not a requirement.

## Application process and timescales

We are keen to keep the application process as simple as possible – we do not wish to waste your time preparing a complex bid.

- (a) If you want to discuss an application informally before applying, please call (01904 788885) or email [admin@paristamen.org.uk](mailto:admin@paristamen.org.uk) – but please bear in mind this is a relatively small charity run by the trustees on a voluntary basis: we do not employ staff, so please allow a few days for a response.
- (b) Applications should be made *by letter* enclosing a copy of your charity's latest *Annual Report and Accounts*. Please write on your charity's normal letterhead and head the letter: *Application for Intermediate Grant 2017*
  - The letter (or an enclosed document if more convenient) should include the following points:

- Please give a summary of the work of your charity highlighting any specific areas of expertise and the beneficiaries you work with and how you see this developing.
  - In particular, please give details of your programmes or activities in the field of personal or family financial management. Please explain:
    - \* how people become involved (please make clear if you target particular groups);
    - \* how you advertise or obtain referrals for the support you offer;
    - \* how the training or support is offered (including some information about those who act as trainers or provide the support); and
    - \* if you use particular training materials, please give details (you may wish to enclose samples).
  - Please explain how a grant of £3,000 would make a difference to your work in Yorkshire or Scotland (as applicable).
  - Please give a named contact (including tel no, postal address and email address) and make clear your role in the charity. Please also be sure to give the charity's website (if applicable) and registered charity number (or other evidence of charitable status) if not shown on the letterhead.
- The Annual Report and Accounts must be the final signed charity accounts as approved by your trustees, and including the report of your auditor or independent examiner. We do not need original signatures, but we need clear indication of the date of approval and the names of those who signed. (We will not consider applications which only send abbreviated accounts, or accounts that are only for one section or project rather than the full charity.)
  - If you wish to enclose other literature – e.g. a brochure about your work – that is fine – but the main decision will be based on the information in your application letter and accounts.
- (c) Applications must be submitted *by post* to reach us not later than 15 September 2017 to:
- Mrs Sharon Morgan (Admin Trustee)  
 The Paristamen CIO  
 36 Acomb Wood Drive  
 YORK YO24 2XN
- (d) All applications will be initially reviewed by one trustee to check they meet the criteria for the scheme and if so, they will then be seen by all three trustees before a decision is made. During this time we may contact you to ask queries, but we would not expect to make visits. We will let you know whether your application is going forward to consideration at the trustees meeting.
- (e) Decisions on which applications to support will be taken at our trustees meeting in late October 2017, though further discussion may be needed in some cases. We would expect to announce the grants awarded not later than 15 November 2017. (We will also let you know if your application is unsuccessful.)
- (f) There are no formal monitoring requirements for these grants, but we would welcome any informal feedback you wish to share with us. However, we will wish to see your Annual Report and Accounts for the next year (i.e. the year in which you receive the grant) and we hope that the support of The Paristamen CIO will be mentioned.

## Assessment Criteria

It is likely that we will receive more applications than we can support in which case the trustees will separately score each application and the total scores will be considered.

To some extent grantmaking is a subjective process and it always depends in part on how the trustees “feel” about the strength of applications, but the following criteria are likely to be considered:

- The charity’s track record/experience in the field concerned – especially in terms of reaching people who can benefit from support in personal financial management
- The clarity of the application letter
- Whether the charity appears to have a viable and sustainable programme for the future
- The case you make with regard to the likely impact of a £3,000 grant
- Whether the charity appears to be well run and effectively governed (as indicated, for example, by the Annual Report and Accounts and whether existing financial resources are being well used).

Although we hope to make two grants of £3,000 under this programme we reserve the right not to award grants if we do not feel the applications are strong enough.

Some more general information about The Paristamen CIO and further copies of this document are available on our website [www.paristamen.org.uk](http://www.paristamen.org.uk)

**The Paristamen CIO – Registered charity 1155665**  
June 2017

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