



FUNDING GUIDE



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Project Officer, Chief Executive's Office, High Street,
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(Wednesday or Thursday only): 18002 01343563603

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Funding from Trusts and Foundations

There are an estimated 8,800+ grant-making trusts and foundations in the UK.

Most derive their income from an endowment, i.e. money given to them by an individual, family or company. Some receive their income from other sources e.g. gifts from a company's current profits or a regular appeal on TV or radio.

It is only the very largest trusts that have paid staff – in most cases the Trustees are the administrators as well.

Trusts are extremely diverse in the scale and number of grants made and the type of trust, but also in their age, style of grant making and in the areas they support.

Many funding applications are unsuccessful not because the funding body does not like the idea, but because the application is incorrectly completed, documents requested are missing, or it simply does not meet the stated criteria.

Proper research and preparation will eliminate the possibility of this happening, ensure that your time is not being wasted and increase your chances for grant success.

The three golden rules for trust fundraising are:

- Do your homework beforehand
- Prepare your application carefully
- Leave plenty of time

Points to remember when applying to trusts:

- Trusts are not the best funders for on-going costs
- Three year funding is a long time for most trusts
- Projects are usually the best bet
- Once a **relationship** is formed, a trust will often support continuing projects in the same vein or area of work, but may need a year or so “rest” before you approach them again
- Most trusts give small grants (only about 10% of all trusts give large grants i.e. over £10k)

GETTING STARTED

If your organisation is looking for a small amount of money, then local fundraising activities could be enough to cover the costs.

When a larger amount of money is needed, the organisation will perhaps need to look at one of the major trusts or Lottery funding. If that is the case, then some or all of the following documents could be needed:

- Constitution or Memorandum of Articles, depending on what type of group you are
- Charity Number if a registered charity
- Annual report (if organisation has been in existence for more than a year)
- Audited accounts (or independently examined on your income)
- Business / Development Plan
- Members of governing body/board/management committee
- Three months of recent original statements
- Organisation structure – how the organisation is managed
- Equal Opportunities policy
- Disclosures in place (if working with children / vulnerable adults)

PLANNING AHEAD

Planning ahead is important. If this is your first application for funding for the particular project, you may not have all the facts or other evidence to hand. Agencies such as your local Voluntary Organisation or the Local Authority could supply statistics should they be needed. Accessing the type of information or evidence that you may need could be time consuming so it is best to plan ahead and give yourself enough time to gather your information. Remember that your local Voluntary Organisation or local authority staff are always happy to help.

Timescales

What timescales are you working to? When would you need the money for? Some funders will give definite closing dates; other funders can say that their Board meets to discuss applications e.g. twice a year in May and November.

Is there likely to be a gap between your current funding and possible receipt of other funding? How are you going to bridge that gap? Remember, funders are unlikely to fund retrospectively so you need to bear that in mind re the start date of your project / activity.

How was the need identified?

You will need to explain how the need for your project came about. It shouldn't be simply a case of 'It'd be nice to have'. You will find that funders are looking to provide funds for projects that will make a difference to people's lives, could enhance a community or give to those groups who are usually less able to help themselves.

Consider the following:

- How did you decide that the project was necessary?
- Have you evidence of polling your community, users or group? Can you show this?
- Be precise in your description – use hard data, numbers, statistics, costs, surveys, opinion polls, petitions etc
- Avoid writing a general statement e.g. *'This is the busiest hall for miles around'* Instead write something like *'20 groups with a total membership of ? used the hall on a weekly basis between March and July. There is a waiting list of 4 groups who cannot be accommodated due to lack of space'*
- Is your committee / group supportive of the planned project? Has it been recorded in the minutes?
- Do you have a plan (who, how and when) to ensure that the project progresses satisfactorily and is carried out?

- Do you or your group have existing experience that can be deployed?
- Sustainability – Does the project form part of a larger, longer term plan? Can you describe and provide that plan?
- What happens after the funding? – What is the legacy? Who'll look after the funded project?

Describe the Project

Give your project a title. Preferably one that gives an idea of what the project is about. E.G *'Anywhere Hall Improvement Project'* or *'Tiny Tots Play Project'*

- Describe what you would like to make happen, change or improve and why?
- Is there a barrier to be overcome?
- Are you short of funds for a project? Do you need a better service? Do you need professional advice or instruction? Do some people need assistance?
- Is this new to your group or an extension of something that is already happening?
- Is there an element of uniqueness, innovation or creativity? If so, what?
- When is the project to take place and how flexible can you be?
- Why can't it be done with existing resources?
- Do you have the necessary authorisations to carry out the project?

Costs - ££££££££££

Work out a breakdown of the costs and be realistic. Organisations sometimes think that if they ask for less, then they are likely to be more successful. In fact, the opposite is true. It really does not matter what the cost of the project is as long as the costs are realistic. Remember that grant assessors have a lot of experience in reading application forms / letters and have an idea themselves of costs that are likely to be incurred.

How much are you asking for? If it is a large grant that will cover two to three years, many factors will need to be considered. If you do not have a treasurer with substantial experience and knowledge you may need to find expert help. Contact your Local Authority or Voluntary Organisation for assistance. Remember, the help is there, you just need to ask.

Do you have estimates or quotations? Funders will probably ask to see more than one estimate / quotation especially if there is capital expenditure involved.

- Is the request for ongoing recurring costs or capital?
- Over what period is the funding required (if this is not a one off project) and do you have an expenditure schedule?
- Which other sources of funding are available to you?
- Which other funders do you intend asking? (Sometimes funders will follow other funders; sometimes funders do not want to be the sole source)
- How much volunteer contribution will you put into the project? (Time, Funds, Services?)
- How will you measure the volunteer contribution?
- Are you putting some of your own money into the project? If not, why not?
- Has your committee / organisation organised any fundraising activities such as car boot sales, dances, family fun days, bring and buy sales, raffles etc? Funders can be more inclined to support groups / organisations that do try to help themselves and are not always totally grant dependant.

BENEFICIARIES: Who? What?

Try to resist the temptation of telling the funder how good an organisation you are. If you are good, it will be very evident from the supporting evidence you provide. The funder will want to know *who* or *what* is actually going to benefit from the money and in what way they will benefit. Remember the funder is more interested in what good the money is going to do, how it is going to change the lives of people or a community, for the better.

Checklist:

- Who will benefit from your project? Will it be a local community or group?
- Will the project have wider appeal? What is the people criterion? Old, young, vulnerable (in what way) disadvantaged (in what way) Ethnic group?
- Provide a detailed estimate of the benefit to be achieved. Again do not generalise, be specific (e.g. 25 young people, aged 15 – 20, will participate twice per week, with a plan to increase the numbers after 6 months by engaging the 10 – 15 age group)
- Will there be additional income as a result of the project? How will that be managed?
- What changes do you anticipate in your group or community after the project?

OUTPUTS, OUTCOMES AND SOFT OUTCOMES

Outcomes: The changes, benefits, learning or other effects that result from what the project or organisation makes, offers, or provides e.g. *An increase in community groups organising fundraising coffee mornings because their members have the Food Hygiene certificate*

Outputs: Products, services or facilities that result from an organisation's or project's activities e.g. *At the end of the training, 20 people received their Food Hygiene Certificates*

Soft Outcomes: Outcomes that are less easy to observe or measure, or which involve some form of change inside people, such as change in attitude or a change in the way they see themselves e.g. *Almost half of those who completed the course said that they felt more confident and would be more willing to participate in further learning opportunities*

MONITORING AND EVALUATION

Monitoring

Funders do not throw money away. They, as well as the recipients, need to be accountable as to how money is allocated. The funders aim is to ensure that there is a real and positive outcome for the project / beneficiaries, that their money has made a real difference.

If a group has good monitoring systems in place, it will be much easier to report back on progress.

- Monitoring helps you keep your project on track and maintain progress towards your project's outcome
- Work out the most appropriate way of monitoring the work
- Keep evidence like diaries, minutes of meetings, progress reports and accounts
- Always keep any evidence that pertains to your project. You never know when it could come in useful.

Evaluation

Nothing sends participants out of a room faster than being asked to complete an evaluation sheet. But it is an important component to any project. It is one way of seeing how your project actually did against what it set out to do. It is also a great way of letting you see what changes (if any) could be introduced to improve the project in the future.

Evaluations can help to:

- Focus resources on areas where you are doing the most good
- Identify any gaps
- Identify the group's strengths and weaknesses
- Avoid repeated mistakes
- Demonstrate that you've done what you said you would do
- Address any questions on cost and best value
- Get the project further support.

DON'T WASTE YOUR TIME – OR THEIRS

Identifying the appropriate funder for your project can be a time consuming business. You will need to ensure that your project's aims and outcomes match the funding criteria as expressed by the funders. If your project does not match the criteria, do not apply.

Look at the sum of money that the funder usually gives. This information is readily available via the Funding Information Books from the Directory of Social Change – details at end of this guide the internet or in Funderfinder¹ for example.

Is the sum that you are requesting within the amount that they normally fund? If not, then you may have to look for another funder or consider more than one funder for your project.

Examine the guidelines, the priorities and the exclusions. If in doubt, give the funder a call. Funders are always pleased to answer any queries and will keep you right. They are as keen as you are that neither your time nor theirs should be wasted.

Some funders change their funding criteria on a regular basis so it makes sense to check that your project's aims meet with their current funding priorities. Equally, look at the exclusions, to determine what the funder will not consider, (some grant givers will only fund registered charities for example).

Thorough research at this point will save time later. The research and the attention to detail of what is requested will ensure that at least when your application finally reaches the funder that you are competing on an equal basis with other groups and organisations who have paid the same attention to detail as you for a limited pot of money.

TYPES OF GRANT

Capital or Revenue?

Capital costs are one-off costs; buildings, equipment, vehicles – spending on items that become capital assets of your organisation.

Revenue costs are your ongoing running costs, items of expenditure such as heat, light, rent, wages, pensions, transport, insurance etc.

¹ Funderfinder will cease operating in summer of 2011.

Core / Project

Another important distinction in terms of type of costs that may be funded is between core costs and project costs. Many funders will only fund projects and are reluctant to fund core costs, the central costs of running the organisation.

Statutory funders are more likely (than company or trust funders) to fund an organization's core costs, although they are also unlikely to support groups in a long-term funding agreement.

Within your revenue budget you may be able to define certain areas of project work and systematically assign percentages of core costs to each project using a cost-centre approach.

Regular / One –off Distribution

For some funding programmes there will be just one chance a year to apply, for other short term or one-off funding programmes there may be a number of deadlines. For longer-term schemes there may be one application round every three years. Check with the funding organisation early on.

The process of decision making may be quite long and complicated, with several different stages to the application process. You may need to apply a long time in advance of actually getting the money.

THINGS TO AVOID

Downbeat Applications

Avoid what is known as the 'downbeat application' trap. Funders do not want to read that you '*hope to*' or '*It is hoped*' or '*hopefully*'. These applications are viewed as full of problems rather than solutions. Substitute '*hope to*' with '*we will*', '*it is intended*' etc. Other positive words that could be used are for example *increase, maximise, minimise, save, and assist*.

Do I know you?

Also beware of the assumption that the funder knows who you are. Tell them clearly and concisely what you do

Acronyms

Try and avoid acronyms. Consider: *The FAP has to book the DAB in advance to collect the OAPAS.*

What's being said? Explain yourself: *The Fishington Action Project has to book the Dial a Bus in advance to collect the Old Age Pensioners' Association.*

EXIT STRATEGY

Sometimes a group is asked about an exit strategy when an explanation is needed as to what will happen when the project ends. Is that likely to be the end of the project or will you be looking for funding to continue? If money is being sought to continue, is this a development of the project that has already been planned?

Unless a project is a one-off, funders like to see a development, or a progression, before they will consider funding again. One funder is unlikely to fund exactly the same as a previous funder. That gives the impression that the original funders' money has made no difference at all. You should try to think of your project as in stages. One funder has made a positive difference to stage one; now you are at stage two, with, if possible, a different aim and outcome, and looking for further funding to support that work.

COMPLETING AN APPLICATION FORM

Unless you are a funding guru, it is unlikely that you will be able to complete the application form first time. It can take several attempts to get it right.

If it is a paper copy, you can photocopy the form so that you can have several attempts to get it right. Having a copy of the form that you can practice on will pay dividends.

Remember that you are competing with other organisations for a grant. In 2010, The Esmee Fairbairn Foundation received 2900 eligible applications for funding and made 219 grants for over £20m. Competition is fierce!

- Go over the form and the guidelines to ensure that you have the answers. If there are likely to be any difficulties, highlight those areas and either discuss with the funder or colleagues.
- It is better if you have someone to share the load. Two heads, or more, are better than one.
- Answer all of the questions. Never leave any blanks. If the question does not apply to your organisation, write in 'N/A'
- Spell out how your proposal fits in with the funders priorities.

- Be clear and concise. Avoid jargon. Say what you know and state facts and figures. Use the evidence that you have gathered. *'Ten people have completed an entry level course and now have the confidence to study for a qualification'* – and not *'we organised a popular course and the learners want to go further'*.
- State facts; avoid the use of jargon. Do not use *'economically disadvantaged'* or *'economically dis-empowered'* – try something like *'10 families living on the minimum wage and so have limited choice'*. The latter statement will give more depth than the two quotes earlier.
- Read over the form or get someone else to do it. Is there any weakness there? Provided you have allowed plenty time, you should be able to strengthen your answer.
- Believe in what you are doing. Show passion for your project. Sometimes funders like to be inspired.

Finally, when you are completely satisfied that you have answered all questions to your satisfaction, arrange for the form to be completed in print. If you have absolutely no means of getting it typed, use black ink. (Remember the application will probably be photocopied for other trustees to view, so it needs to photocopy well). And of course, keep a copy of the form for your fundraising file, both for your own records and in the hopeful event that the funder gets back to you.

Just as important as the form, is the need for the supporting documents / evidence. Have a check list of what needs to be sent. One missing piece of evidence / supporting documents could scupper your chances of funding. This could spell disaster for your organisation after all of the hard work and effort that has gone into the application.

REJECTION

It can be hard to take when your application for funding is turned down.

Remember, not everybody gets it right first time. Funders do not need to give a reason as to why your application was refused. Sometimes it can be a case of not enough money in the pot to distribute.

Some funders will offer advice as to why the application did not get through, so take advantage of that opportunity.

When the initial feeling of despondency and hurt lessens, turn your thoughts to the positive. You have completed an enormous piece of work so why waste it? The original application form is still there. You still have the evidence. Are there other funders that you can apply to?

THE FUNDER

One funder or more?

If the project for which you are seeking funding has more than one element, it may be that you need to apply to different funders for each part of the project. A Trust may fund capital costs but not revenue for example.

APPLYING BY LETTER

- Keep your letter clear and concise. It should be a maximum of two sides of A4
- Address your letter to a specific named person. Do not write to Dear Sir / Madam. In the unlikely event that you cannot find a named person or current address, call the funder and enquire
- Ask for a specific amount of money because it will give the funder a better idea of the size of the grant to be awarded
- State what you need the money for. Enclose a list of the proposed expenditure
- Enclose a statement of accounts
- If you have any photographs, or newspaper clippings, attach one or two for their information. Don't overwhelm them
- If and when you get your funding, write and thank the funder. The funder likes to be thanked
- You may also want to show how their grant has made a difference. Send a photograph or some other evidence that shows how their money is being used.

A SAMPLE LETTER

Southdown Conservation Volunteers
7 Newtree Road, Southdown SU1 1AT
Tel: 01999 830200

Ms B Greene
Smith and Jones Charitable Trust
Snodgrass Accountants
2 High Street
Southdown SU1 3XZ

3rd January 2004

Dear Ms Greene,

I am writing on behalf of the Southdown Conservation Volunteers to ask for the support of the Smith and Jones Charitable Trust for our work.

The Conservation Volunteers have been operating now for about 5 years. We are run by a voluntary management committee and are a registered charity no. 654789.

We aim to involve a wide range of local people in practical conservation projects. We work closely with the youth club and community centre in recruiting volunteers. We have been involved in many local projects, most recently, last summer's dredging of the canal with the help of young people from the Southdown Youth Club.

We have received funding in the past from the local authority for basic equipment and to pay volunteers' expenses, but these are only one-off grants and we can't go back to the council.

We have now got to the point where we need to replace our stock of tools. It's important that we provide the tools as many of our volunteers are unemployed and couldn't afford to provide their own. I am attaching a breakdown of costs involved. The total amount we need is £460.00

I hope you will support the work of the Southdown Conservation Volunteers and look forward to hearing from you. Please let me know if you need any further information.

Yours sincerely,

Janet Muddey
Chair, Southdown Conservation Volunteers

Enclosed Costing for Project

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South Yorkshire Funding Advice Bureau – www.syfab.org.uk

THE MORAY COUNCIL'S FUNDING SUPPORT WEBSITE

www.morayfundingsupport.org

The website provides information and support for accessing funding for activities, which fall within The Moray Council's Services Plans. The pages contain summary information on a variety of funding opportunities available for Moray as well as a more in depth look at different aspects of raising funds. On the home page there is a regular update of the latest grant giving bodies, while on another page there is the list of the most recent funding streams to have become available.

The website provides information on:

- European Funding – including Highlands and Islands, Transnational programmes and more
- Lottery Funding – gives more information about the five Lottery programmes in Scotland
- Trust Funding – Top trust funds in Scotland, Researching funds, sample application etc
- Funding news – Featuring news on closing dates and latest awards of funding from the Lottery, Europe and other funders
- Help and advice – There is so much helpful advice within these pages for both the experienced and the inexperienced fundraiser.

Further Useful Web Links

Below is a selection of web links giving useful advice and information around raising funds, including details of some funders:

Skye and Lochalsh CVO

<http://www.slcv.org.uk/ctoolkit?PageName=fundraising/index.html>

A range of information from planning a fundraising strategy and preparing effective applications to suitable funding organisations.

Fife CVS

<http://www.cvsfife.org/funding>

In this website funders are divided into categories

Aberdeen Council of Voluntary Organisations

http://www.aberdeencn.info/accn_funding_search.asp

On this page there is a search facility that allows you to input type of funder and geographical scope to get results

Voluntary Action Highland

<http://www.voluntaryactionhighland.org/community>

Information from planning a fundraising strategy to preparing effective applications to suitable funding organisations

Web Links to Identify Potential Funders

Trustfunding.org.uk

www.trustfunding.org.uk

Is a subscription-based website with details of around 4,400 grant-making trusts.

Funderfinder

www.funderfinder.org.uk

Produces Groups In Need and People In Need software, and has links to hundreds of funders' websites (*This service will cease in the summer of 2011*).

Directory of Social Change

www.dsc.org.uk

Has a whole section of reference books on all aspects of fundraising.

Association of Charitable Foundations

www.acf.org.uk

Has links to websites of hundreds of grant-making trusts and foundations as well as helpful guidance on applying for funding.

Access Funds

www.access-funds.co.uk

Funding Information.org

www.fundinginformation.org

Grants Online

www.grantsonline.org.uk

Sites for Information on Fundraising

Institute of Fundraising

www.institute-of-fundraising.org.uk

Is the professional body for fundraising in the UK. You can also learn about good practice in fundraising here by downloading the Institute's Codes of Fundraising Practice free.

Fundraising Standards Board

www.frsb.org.uk

Is the new body running the self-regulation of fundraising schemes in the UK.

Fundraising Co Ukwww.fundraising.co.uk

Has all sorts of fundraising information including a discussion forum, suppliers directory, blogs and how-to resource guides (available for a small charge).

HM Revenue and Customwww.hmrc.gov.uk/charities

Offers guidance on tax-efficient donations to charities.

OSCR Office of the Scottish National Charity Regulator<http://www.oscr.org.uk>**LOCAL CONTACTS**

Name	Contact Details	Address	Additional Information
Reni Milburn (Principal Development Officer)	Telephone: (01343) 563425 (Ext: 3425) e-mail: reni.milburn@moray.gov.uk	Environmental Services Planning & Development Section High Street, Elgin. IV30 1BX	www.morayfundingsupport.org The website provides information and support for accessing funding for activities, which fall within The Moray Council's Services Plans.
Eileen Bush VAM Chief Officer	Telephone 01343 541713 e-mail: vam@voluntaryactionmoray.org .uk		Voluntary Action Moray, formerly MVSO. Can advise on fundraising and funders. www.voluntaryactionmoray.org.uk
Mr David Watson LEADER	Telephone: 01343 563570 e-mail: david.watson@moray.gov.uk	The Moray Council Offices High Street Elgin IV30 1BX	http://www.morayleader.org.uk/ Further information about LEADER within A – Z section
Gary Matheson HIE Moray http://www.horizon-scotland.com/	Telephone: 01309 696000 e-mail: gary.matheson@hient.co.uk	Horizon Scotland The Enterprise Park Forres Moray. IV36 2AB	Assistance for social enterprises with growth potential

<u>COMMUNITY SUPPORT UNIT</u>			
<u>John Ferguson</u>	Telephone: 01343 563404 / 07967 748 906 e-mail: john.ferguson@moray.gov.uk	The Moray Council Offices High Street Elgin IV30 1BX	Community Planning and Development Manager
<u>Ian Todd</u>	Telephone: 07800 670 669 e-mail: ian.todd@moray.gov.uk	The Moray Council Offices High Street Elgin IV30 1BX	Community Support Manager
<u>Gillian Bailey</u>	Telephone: 01343 559980 / 07966 120 571 e-mail: gillian.bailey@moray.gov.uk	The Moray Council New Elgin Primary School Annexe Bezack Street New Elgin IV30 6DP	Community Support Officer Elgin North & South area Milne's area Speyside area
<u>Denise Gormley</u>	Telephone: e-mail: 01343 559978 / 07779 999 228 e-mail: denise.gormley@moray.gov.uk	The Moray Council New Elgin Primary School Annexe Bezack Street New Elgin IV30 6DP	Community Support Officer Laich area Forres area
<u>Linda Adam</u>	Telephone: e-mail: 01343 559979 / 07966 120 587 e-mail: linda.adam@moray.gov.uk	The Moray Council New Elgin Primary School Annexe Bezack Street New Elgin IV30 6DP	Community Support Officer Buckie area Keith area

AN A – Z SELECTION OF **SOME** OF THE CURRENT FUNDING OPPORTUNITIES

Awards for All			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>http://www.awardsforall.org.uk/scotland/index.html</p> <p>Scotland@awardsforall.org.uk</p> <p>Scotland Information Team on 0300 123 7110</p>	<p>You can apply to Awards for All if you are a not-for-profit / voluntary and community sector group, community council, and school or health body. A range of organisations can apply but are prioritised by smaller voluntary and community groups with an annual income of less than £20,000.</p>	<p>Application is to be sent 3 months prior to the beginning of the project.</p> <p>The project is to be completed within one year.</p> <p>Decisions are made within 30 working days of receipt of application.</p>	<p>You can apply for a grant of between £500 and £10,000 to be used within a year.</p> <p>Organisations can apply for up to £10,000 within any 12-month period.</p>

BBC Children in Need			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>BBC Children in Need Appeal BBC Scotland G10, 40 Pacific Drive Glasgow G51 1DA</p> <p>http://www.bbc.co.uk/pudsey/grants/</p> <p>pudsey@bbc.co.uk</p> <p>0141 422 6111</p>	<p>Grants are open to organisations working with disadvantaged children and young people who are 18 years old and under.</p> <p>Your organisation and project must be based in the UK and you need to be a registered charity or other not-for-profit organisation.</p>	<p>Apply well in advance of your chosen closing date.</p> <p>Closing date: 15 January - Decisions given Mid May</p> <p>Closing date: 15 April - Decisions given on 1 August</p> <p>Closing date: 15 July - Decisions given on 1 November</p> <p>Closing date: 15 October - Decisions given Mid February</p>	<p>General grants programme, you can apply for:</p> <p>Small Grants of £10,000 or less per year for up to three years.</p> <p>Main Grants over £10,000 per year for up to three years.</p>

Big Lottery – Investing in Communities			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>1 Atlantic Quay 1 Robertson Street Glasgow G2 8JB</p> <p>http://www.biglotteryfund.org.uk/prog_investing-in-communities</p> <p>enquiries.scotland@biglotteryfund.org.uk</p> <p>0141 242 1400</p>	<p>Fund a wide range of organisations including voluntary and community organisations, local authorities and community councils, social enterprises and private companies. We cannot fund individuals or sole traders.</p> <p>There are three investment areas which make up Investing in Communities:</p> <p>Growing Community Assets aims to help communities have more control and influence over their own future through ownership of assets</p> <p>Life Transitions aims to support projects that help people at key times of change, helping them to make their lives better for the future</p> <p>Supporting 21st Century Life aims to support projects that build stronger families and stronger communities.</p>	<p>Application Open / Closes dates:</p> <p>30 June 2010 - 30 June 2015</p>	<p>Maximum / Minimum Grants:</p> <p>£10,000 - £1 million</p>

Big Lottery – Investing in Ideas			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>1 Atlantic Quay 1 Robertson Street Glasgow G2 8JB</p> <p>http://www.biglotteryfund.org.uk/scotland/funding-sco/new_programmes-sco.htm#newprogscot</p> <p>enquiries.scotland@biglotteryfund.org.uk</p> <p>0300 123 7110</p>	<p>Investing in Ideas is an easy-to-access scheme to enable groups to think about, develop and test new ideas for projects or improved ways of working that will bring real improvement to communities, and the lives of people most in need.</p> <p>The purpose of Investing in Ideas is to fund groups and organisations of all sizes to improve their skills and knowledge to think differently about how a service is delivered and / or help them to design and test new projects or better ways of working.</p>	<p>Before you apply contact the Information Line 0300 123 7110 to discuss your idea. They will tell you if they think your project fits with our investment area outcomes and give you advice on the next step.</p> <p>For stage one applications, they expect to give decisions within six weeks from receiving a completed application form and for stage two applications they expect to give decisions within four months of receiving a completed application form.</p>	<p>Apply for up to £10,000 for research and development costs.</p>

Calouste Gulbenkian Foundation			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>50 Hoxton Square, London N1 6PB</p> <p>http://gulbenkian.org.uk/innovation-fund/fund.html</p> <p>bkarch@gulbenkian.org.uk</p> <p>020 7012 1400 0845 872 9930</p>	<p>Funding is available to support a small number of truly exceptional ideas and / or projects that contribute to meeting the identified objectives under our three main strategic aims: Cultural Understanding, Fulfilling Potential and Environment.</p> <p>Not-for-profit organisations (not individuals) can apply for Research and Development funding to scope a new idea which enables them to work together with other organisations or experts outside their usual practice, or to enable them to undertake active research into areas they would not normally have the time or money to explore.</p>	<p>Initial Enquiries can be submitted at any time of the year but please allow at least three months between submission and the proposed starting date.</p> <p>Proposals are assessed at monthly meetings in the context of other applications.</p> <p>If proposals are short-listed, fuller information will be requested and applicants invited to discuss their project.</p> <p>Final applications will be considered at one of our three annual Trustee Meetings</p>	<p>Grants will average between £10,000 and £25,000.</p>

Cashback for Communities – Small Grants Scheme			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>Balfour House 19 Bonnington Grove, Edinburgh EH6 4BL</p> <p>www.youthscotland.org.uk/projects/cashback-small-grants-scheme.htm</p> <p>0131 554 2561</p>	<p>The CashBack for Communities Small Grants Scheme has been established to support local volunteer led groups, who may not previously have had access to external funding, to enhance their programmes for young people and get positive projects off the ground.</p> <p>Local youth groups which meet all the following criteria:</p> <ul style="list-style-type: none"> • Led by volunteers, • Have members which include young people aged 10 or over, • Based in Scotland, and • A member of one of the six partnership organisations listed above, including Youth Scotland. <p>This last requirement is to ensure all groups awarded a small grant have the appropriate national organisational support, with clear operating policies in place, and are properly constituted.</p>	<p>The deadlines for applications are:</p> <p>1st December 2011</p> <p>1st March 2012</p> <p>1st June 2012</p>	<p>The start up costs of a unit or youth group (up to £1,000)</p> <p>The costs (or part of the costs) of a particular programme of activity (up to £2,000). This can include equipment.</p>

Cashback for Communities – Larger Grant Scheme			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Balfour House 19 Bonnington Grove, Edinburgh EH6 4BL www.youthlinkscotland.org/Index.asp?MainID=11384 0131 554 2561	Grants of up to £30k for youth work interventions constructed and for young people aged 10 – 19. All organisations offering youth work activities for local young people can apply. Check guidelines	No deadlines set	Up to £30K

The Cooperative Community Fund			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Community Fund New Century House Manchester M60 4ES http://www.co-operative.coop/membership/local-communities/community-fund/ community.fund@co-operative.coop 0844 262 4001	Community groups, voluntary groups, self-help groups, community charities or local branches of national charities are eligible to apply. What types of things can my group apply for? Anything from equipment to event costs, help towards rent or fixtures, sport or computer equipment. Online applications only.	Process should take no longer than four months	Community Fund grants, between £100 and £2,000 are awarded to community, voluntary, or self-help groups to run projects that meet the following criteria. If you are a newly formed group (less than three months) or you are unable to provide accounts to support your application, the maximum you can apply for is £500.

The Cattanach Charitable Trust			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>The Cattanach Charitable Trust 15 Warriston Crescent Edinburgh EH3 5LA</p> <p>http://www.cattanach.org.uk/</p> <p>info@cattanach.org.uk</p> <p>0131 557 2052</p>	<p>The Trustees will consider applications from charities working in Scotland. Organisations should be registered with the Office of the Scottish Charity Regulator. The Trust does not fund individuals, or organisations which are not registered charities.</p> <p>Your organisation must be working with children, preferably those under 10 years of age, and their families. The Trust will consider projects which work with children only, as well as those which take the needs of the parents into account; will consider applications focussed on parents of young children, provided the needs of the children are also considered.</p> <p>Online applications only.</p>	<p>Rolling programme</p>	<p>Grants are between £3,000 and £15,000 a year.</p> <p>The Trust makes multi-year grants, for up to 3 years</p>

Esmee Fairbairn Foundation Main Fund			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>Kings Place, 90 York Way, London N1 9AG www.esmeefairbairn.org.uk info@esmeefairbairn.org.uk 020 7812 3700</p>	<p>It is responsive to requests for support across the broad range of our interests, which are: the arts, education and learning, the environment and enabling disadvantaged people to participate fully in society.</p> <p>Strongly advise you to consult the website before applying to get a better sense of the sort of applications favoured.</p>	<p>Acknowledge receipt of your first stage application within a week of receiving it. Then email you within a month either to invite you to make a second stage application or to decline support.</p> <p>Second stage application, will ask you for additional information in order to clarify and expand on what you have already explained.</p>	<p>In 2010 we received around 2900 eligible applications to the Main Fund and made 270 grants totalling £21.4m.</p> <p>The average grant size was £79,000.</p>

European Funding			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Reni Milburn Environmental Services Planning & Development Section High Street, Elgin. IV30 1BX reni.milburn@moray.gov.uk 01343 543451	Contact Reni Milburn directly for all funding enquiries		

The Foyle Foundation – Small Grants Scheme			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Rugby Chambers 2 Rugby Street London WC1N 3QU www.foylefoundation.org.uk info@foylefoundation.org.uk 020 7430 9119	<p>Small Grants Scheme is designed to support smaller charities in the UK, especially those working at grass roots and local community level, in any field, across a wide range of activities.</p> <p>Not able to support individuals.</p> <p>Applications are welcomed from charities that have an annual turnover of less than £100,000 per annum Larger or national charities will normally not be considered under this scheme. Nor will the Scheme generally support charities that are able consistently to generate operational surpluses or which have been able to build up unrestricted reserves to a level equivalent to three months turnover.</p>	<p>There are no deadlines for submission.</p> <p>Applications will be received at all times but it may take up to four months to obtain a decision from Trustees.</p> <p>Please apply well in advance of your requirements.</p>	<p>One year grants of between £1,000 and £10,000 to charities which can demonstrate that such a grant will make a significant difference to their work.</p>

The Gannochy Trust			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Kincarrathie House Drive Pitcullen Crescent Perth PH2 7HX www.gannochytrust.org.uk admin@gannochytrust.org.uk 01738 62065	There are 4 themes that groups can apply for but 2 of the themes are only funded in Perth and Kinross. The 2 themes funded Scotland wide are : Inspiring Young People and Improving the Quality of Life of the Disadvantaged and Vulnerable. Charities only	Advised to contact the Trust to check Trustee meeting dates.	No minimum or maximum is specified by the Gannochy Trust.

Garfield Weston Foundation			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Garfield Weston Foundation Weston Centre 10 Grosvenor Street London W1K 4QY <u>www.garfieldweston.org</u> 020 7399 6565	Recent funding has supported projects in the following categories: Arts, Community, Education, Welfare, Medical, Religion, Youth and Environment. All applications should be sent by post. Applicants should be registered charities although there are exemptions for churches, housing associations and educational establishments.	There are no formal deadlines for submitting applications and organisations should allow approximately four months for a final outcome, though acknowledgement letters are sent within four weeks.	There is no limit on the size of grant. Every application is considered on its own merits as the organisations the Foundation supports vary significantly in size and scope.

William Grant Youth Opportunities Fund			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Empire House 131 West Nile Street Glasgow G1 2RX http://www.scottishcf.org/ 0141 341 4967	A fund of approximately £250,000 is available to voluntary organisations and charities providing services to re-engage young people not in education, employment or training (NEET), or to prevent them from beginning a NEET path The William Grant Youth Opportunities Fund with the Scottish Community Foundation.	No deadlines set	Grants over £5,000 Applications for less than £5,000 will be managed through the Foundation's community grants programme. So far, the William Grant Youth Opportunities Fund has awarded grants ranging from £3,000 to £75,000.

Charles Hayward Foundation			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>Hayward House 45 Harrington Gardens London, SW7 4JU</p> <p>http://www.charleshaywardfoundation.org.uk/</p> <p>020 7370 7063</p>	<p>Normally make grants to UK registered and exempt charities</p> <p>Like to enable things to happen that would not otherwise happen. Prefer funding a project in its early stages rather than finishing off an already well supported appeal.</p> <p>Value projects that are preventive or provide early intervention. The preferred area of impact is at the community and neighbourhood level.</p> <p>Wish to promote good practice and would like to help with the development of solutions to society's problems and help to expand the take-up of these solutions where they are most needed.</p>	<p>No deadlines</p>	<p>Typically £1,000 to £20,000.</p> <p>From time to time, larger grants to fund projects of an exceptional nature which show outstanding potential.</p> <p>Where agreed, project funding may be for up to a maximum of three years in duration, and will be tapered downwards if appropriate.</p> <p>Small grant scheme makes grants of up to £5,000 only to organisations with a turnover of less than £250,000 per annum.</p> <p>Predominantly fund capital costs.</p>

LEADER			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>Mr David Watson The Moray Council High Street Elgin IV30 1DX</p> <p>http://www.morayfundingsupport.org/funding/european/structural/leader.php</p> <p>David.watson@moray.gov.uk</p> <p>01343 563570</p>	<p>The aim of LEADER is to increase the capacity of local rural community and business networks to build knowledge and skills, and encourage innovation and co-operation in order to tackle local development objectives.</p> <p>The Moray LEADER programme will be available to rural areas throughout Moray, i.e., All of Moray with the exception of Elgin and National Park.</p> <p>Eligible projects include:</p> <ul style="list-style-type: none"> • Rural transport • Community facilities • New approaches to rural services • Youth enterprise • Adding value to local products • Micro enterprise/diversification • Cooperation, e.g. in tourism <p>Eligible costs include:</p> <ul style="list-style-type: none"> • Physical building works • Environmental improvements • Staffing costs • Professional fees • Direct overheads • Childcare costs <p>All projects will require a minimum of 50% match funding, some of which can be in Kind</p>	<p>The under noted can apply</p> <ul style="list-style-type: none"> • Constituted Community Groups • Social Enterprises • Voluntary Organisations • Charities • Micro Businesses • Public Sector Bodies 	<p>All projects will require a minimum of 50% match funding, some of which can be in Kind.</p>

Lloyds TSB Foundation for Scotland - Henry Duncan Award			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Riverside House 502 Gorgie Road Edinburgh EH11 3AF http://www.ltsbfoundationforscotland.org.uk/index.asp?tm=11 0131 444 4020	Registered charities with an annual income of less than £500,000 can apply to us for funding through this programme. Expect funding to provide benefit that difference to the lives of disadvantaged people. <ul style="list-style-type: none"> • Improve support for at risk groups; • Reduce isolation • Improve community cohesion and integration; • Improve health and well • Increase independence or life skills • Improve family welfare • Increase citizenship. 	All awards are for one year only	Two application forms and accompanying guidance notes: one for amounts up to £2,500 for organisations with a turnover of up to £25,000, and one for grants over £2,500. You must choose which one of these forms you wish to submit, as we can only accept one application from you.

Lloyds TSB Foundation for Scotland The capacity building programme			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
Riverside House 502 Gorgie Road Edinburgh EH11 3AF http://www.ltsbfoundationforscotland.org.uk/ 0131 444 4020	At their recent Board meeting, Trustees agreed to review the Capacity Building Programme to identify the best way to deliver capacity building from 2012. As a result, final Capacity Building grants, in their present form, will be made at the December Board meeting.	No deadlines for 2012 as yet.	

MacRobert Trust			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>The MacRobert Trust Cromar Tarland Aberdeenshire AB34 4UD</p> <p>http://www.themacroberttrust.org.uk/index.htm</p> <p>013398 81444</p>	<p>The Trustees of The MacRobert Trust have determined that a revised charitable donations policy should be developed in the light of the current economic climate and the large increases observed in the number of applications received. A revised policy will be considered by Trustees at their October 2011 meeting.</p> <p>With this in mind, potential future applicants should check against the revised eligibility criteria when they are published on The Trust's new website post-October 2011.</p> <p>Currently, the major categories under which the Trustees consider support are:</p> <ul style="list-style-type: none"> • Science and Technology • Youth • Services and Sea • Ex-Servicemen's & Ex-Servicewomen's Hospitals and Homes • Education • Disabled and Handicapped • Community Welfare <p>Applications returned by POST only.</p>	<p>The window for new applications for the October 2012 meeting will open on 1st November 2011 and will run through until 31st May 2012.</p> <p>Consider applications twice a year in March and October received for the March meeting before 31st October and for the October meeting before the 31st May.</p>	<p>Grants vary, but most lie between £5,000 and £10,000.</p>

Moray Firth Radio Cash for Kids			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
PO Box 271 Inverness IV3 8UJ http://www.mfr.co.uk/charity/cashforkids@mfr.co.uk 01463 227700	<p>Two application forms; individual and group.</p> <p>Applications can only be made to individuals and groups within the MFR broadcast area.</p> <p>Consideration for grants will only be given to children, groups or projects aiming to help children under the age of 19.</p> <p>Grants will only be given to children, groups or projects aiming to help children:</p> <ul style="list-style-type: none"> a) Suffering mental, physical or sensory disabilities b) Suffering behavioural or psychological disorders c) Living in severe poverty or situations of deprivation d) Suffering distress, abuse or neglect e) And to projects which prevent distress and disadvantages linked to the above f) Providing opportunities for young people 	<p>Two distributions of funds per year, one in Spring and one in Autumn.</p> <p>Applications forms are ONLY available during application time.</p> <p>Meets twice each year and all applicants will be notified within a month of each distribution meeting.</p> <p>Closing date will be broadcast on Moray Firth Radio and published in the local press.</p>	

Peoples Postcode Trust			
Contact Information	What/ who they will fund Whether group needs to be a charity	Deadlines	Amount
Suite G4 Great Michael House 14 Links Place Edinburgh EH6 7EZ www.postcodetrust.org.uk info@postcodetrust.org.uk 0131 555 7287	Your project must last for no longer than 3 months, and be completed within six months of receiving the grant payment. People's Postcode Trust funds areas where players of People's Postcode Lottery are at the highest intensity.	Applications for under £2,000 in Scotland are assessed on a monthly basis.	Funding is available from £500 to £10,000. To apply for more than £2,000, you must be a registered charity and be able to provide a charity number.

The Robertson Trust			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
The Robertson Trust 85 Berkeley Street Glasgow G3 7DX http://www.therobertsontrust.org.uk/ admin@therobertsontrust.org.uk 0141 221 3151	The four main priorities areas are: <ul style="list-style-type: none"> • Care • Health • Education and Training • Community Art and Sport Further 7 categories for support which are: Animal Welfare, Civil Society, Communities, Culture, Heritage and Science, Environment, Saving Lives and Young People and Families. Four types of donation have been established; <ul style="list-style-type: none"> • small • main • major capital • development 	The Trustees meet 6 times a year usually in May, July, September, November, January and March. Do not have deadlines for applications	Rarely award donations of less than £500 or more than £100,000.

Scottish Community Foundation Women's Express Programme			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>Empire House 131 West Nile Street Glasgow G1 2RX</p> <p>www.scottishcf.org/grantsforwomen</p> <p>0141 225 6670.</p>	<p>Organisations predominantly run by/for women and women-only projects that seek to support and empower women to turn their lives around. Women's Fund for Scotland funding is available for projects that meet the following aim:</p> <p>To support projects that enable women to be better able to cope with the effects of the economic downturn and to make changes that enable them to turn their lives around.</p>	<p>All 2011 Deadlines are now passed. 2012 deadlines will be announced in due course</p>	<p>Eligible groups can apply for grants between £2,000 and £5,000</p> <p>Sometimes also able to make awards of up to £10,000 /year for up to 3 years to projects.</p>

Scottish Community Foundation Express Grant Programme			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>Empire House 131 West Nile Street Glasgow G1 2RX</p> <p>http://www.scottishcf.org/</p> <p>0141 225 6670</p>	<p>Funds small charities and community groups that deliver support, services and activities in the heart of their communities. The groups we fund tend to be small volunteer-led organisations or have just one or two paid members of staff. Only make grants for projects that benefit people living in Scotland.</p> <p>Your group must have a written constitution and a bank account in order to apply.</p> <p>You don't need to be a registered charity, but your group should be a non-profit making organisation with charitable aims and objectives.</p>	<p>There is no closing date for applications.</p> <p>Please bear in mind the 6 week turnaround time for a decision and apply well in advance of your project taking place.</p>	<p>Awards ranging from £250 and £2,000</p> <p>Currently only consider applications from smaller organisations that have an income of less than £250,000 per year.</p> <p>Don't fund activities for more than 12 months, and grants must be spent within one year.</p>

Tesco Charity Trust			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>Tesco Charity Trust PO Box 980 Canterbury CT1 9DX</p> <p>http://www.rdfunding.org.uk/queries/ListGrantDetails.asp?GrantID=896</p> <p>0845 6123575</p>	<p>To provide small amounts of funding for local community based projects which aim to improve the welfare and education of children, including special needs schools.</p> <p>Applications are considered for supporting children's welfare and children's educational projects, including special needs schools, for children aged 0 - 19 years old.</p>	<p>31 January 2012 (multiple)</p>	<p>Applications are accepted for amounts from £1,000 to a maximum of £4,000.</p>

Trusthouse Charitable Foundation			
Contact Information	What/ who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>The Trusthouse Charitable Foundation 6th Floor 65 Leadenhall Street London EC3A 2AD</p> <p>http://www.trusthousecharitablefoundation.org.uk</p> <p>020 7264 4990</p>	<p>Grants programme supports projects in the UK which address issues in Rural Communities and / or areas of Urban Deprivation.</p> <p>Within these two main headings, interested in helping established projects which work in the fields of Community Support; Arts, Education & Heritage; Disability & Health Care.</p>	<p>Large Scheme - For applications between £10,000 and £30,000 (Capital appeals only).</p> <p>Small Grants - For applications between £5,001 and £9,999 (revenue and/or capital).</p> <p>Fast Track Scheme - For applications of £5,000 and below (revenue and/or capital).</p> <p>All grants are for 1 year only.</p>	

The Tudor Trust			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
The Administrator The Tudor Trust 7 Ladbroke Grove London W11 3BD http://www.tudortrust.org.uk/ 020 7727 8522	The Tudor Trust is most interested in helping smaller, under-resourced organisations which offer direct services and which involve people they work with in their planning. Priority funding areas are: <ul style="list-style-type: none"> • Youth • Older People • Health – Mental Health • Health – Substance Misuse • Relationships • Community • Housing • Learning • Financial Security • Criminal Justice Do not need to be a charity. Check out the guidelines	You can apply at any time – Tudor makes grants on a rolling programme and there are no deadlines.	No minimum or maximum amounts.

Volant Charitable Trust via Scottish Community Foundation			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
http://www.scottishcf.org/resources/funds/view/66/volant-charitable-trust/?from=V/1 0141 341 4964	Projects must demonstrate a strong focus on supporting women affected by hardship or disadvantage and on tackling the issues they face in order to make a lasting difference to their lives and life chances.		Provide awards of up to £10,000 per year.

Wooden Spoon			
Contact Information	What / who they will fund Whether group needs to be a charity	Deadlines	Amount
7 Fox Covert Fetcham Leatherhead Surrey KT22 9XD http://www.woodenspoon.com/projects/how_to_apply_for_funds.php 01276 410 180	Wooden Spoon aims to enhance the quality and prospect of life for children and young people in the United Kingdom and Ireland who are disadvantaged physically, mentally or socially. Normally for capital projects with a reasonably long-term prospective lifetime. Seldom for revenue costs.	No deadlines as such for applications as they go forward to next available board. Applications for grants of under £50,000 go forward to a monthly meeting.	£20,000 - £100,000 Will fund between 25% - 100% of total project costs.

Woodward Charitable Trust			
Contact Information	What/ who they will fund Whether group needs to be a charity	Deadlines	Amount
<p>Allington House (1st Floor) 150 Victoria Street London SW1E 5AE</p> <p>www.woodwardcharitabletrust.org.uk</p> <p>contact@woodwardcharitabletrust.org.uk</p> <p>020 7410 0330</p>	<p>It is recommended that all applicants take time to read these guidelines in order to avoid submitting applications that are likely to be rejected.</p> <p>Priorities are:</p> <p>Children and young people who are isolated, at risk of exclusion or involved in anti-social behaviour.</p> <p>Minority groups including refugees, gypsies and travellers. Projects that promote integration and community cohesion will be favoured.</p> <p>Prisoners and ex-offenders. Projects that help the rehabilitation and resettlement of prisoners and/or ex-offenders are supported as well as requests to help prisoners families.</p> <p>Disability projects which can include rehabilitation and training for people who are either physically disabled or learning disabled, as well as help to improve employment prospects.</p> <p>Homelessness, especially affecting young people and women, and covering facilities such as women's refuges.</p> <p>Arts outreach work by local groups for the benefit of disadvantaged people.</p> <p>Environmental projects, especially with a strong educational element.</p>		<p>Majority of grants are for less than £5,000.</p> <p>Small grants, £100-£5,000 (around 80 grants made per year).</p> <p>Large grants, over £5,000 (around 5 grant are made per year).</p> <p>Children's summer playscheme grants £500-£1,000 (about 30 grants made per year).</p> <p>Trustees favour small-scale, locally based initiatives. Funding is primarily for one-off projects, but the Trustees are willing to consider funding running costs (including core cost and salaries).</p>

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