

# Living Essentials Autumn 2024 Application guidance

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## Living Essentials grants

We are launching a new round of Living Essentials Funding, building on the previous Cost of Living Fund, we hope to have approx. **£200,000** available to award in grants. 10% of the fund will be allocated to provide grants to less established groups (with annual incomes of under £50k). Grants will be made to support charitable organisations that are helping people with unaffordable essentials such as homelessness, food insecurity and warmth as well as debt advice.

Last year, 35 organisations received a share of £270,000 from the Cost of Living Fund. 201 applications were assessed.

## Key information

Amounts available	£1,000 - £10,000
Group annual income	Under £500,000
Type of cost	Ongoing running costs, including full cost recovery, project, capital and promotional costs
Grant Period	19 <sup>th</sup> December 2024 to 18 <sup>th</sup> December 2025
Closing date	4 <sup>th</sup> November (Midday)

**Grants round opens** – 7<sup>th</sup> October

**Grants round closes** – Midday on 4<sup>th</sup> November

**Funding decisions announced** – w/c 23rd December

**Successful applicants provide required financial and governance evidence** – by 19<sup>th</sup> January 2025

**Grants paid** – by 31<sup>st</sup> January (contingent on financial and governance evidence being received and due diligence being completed)

## Desired outcomes for this grants round

The Living Essentials Fund will help charitable organisations to provide crucial ongoing support to people in Oxfordshire, working together to ensure people have the basics needed for living a stable and safe life.



The Living Essentials Fund will support charitable organisations that are helping people with unaffordable essentials such as homelessness, food insecurity and warmth as well as debt advice.

## We are seeking grant proposals which deliver these outcomes:

1. Preventative solutions that help individuals build financial stability
2. Support for community resilience, including mitigating summer heat or autumn/winter cold
3. Basic services for those in crisis to prevent them slipping into greater need
4. Schemes that improve home comfort and efficiency and address housing insecurity

## Types of schemes we would like to see:

The following are examples of the types of activities we are looking to see in applications. However, we welcome applications for activities beyond these.

- Debt advice, benefit and practical advice, particularly around reducing energy or housing costs
- Drop-in centres, including thermally com
- comfortable spaces, lunch clubs, social clubs and family support groups
- Practical advice on keeping homes a comfortable temperature (cool in summer or warm in winter)
- Food and meal distribution, clothing and accommodation

## Beneficiaries

We are looking to support those who are already disadvantaged. This list is not exhaustive, but examples include those on low incomes, isolated older people, minoritised ethnic groups, people with mental and physical health challenges, asylum seekers or recent migrants, and people with a nomadic lifestyle, such as Gypsy, Traveller and Roma.

### **Preferred geography**

Circa 90% of beneficiaries must be in Oxfordshire.

We encourage applications from across Oxfordshire's diverse communities and geographies, and we particularly welcome applications from communities that have not previously accessed OCF funding opportunities.



## Eligibility

### Income

Applicant organisations must have an income under £500,000 per year. 10% of grant funds are ring-fenced for grants to organisations with an income under £50,000 per year.

### Organisation type

You must be one of the following:

- Registered Charity
- Community Interest Company (CIC)
- Company Limited by Guarantee
- Unincorporated Club or Association
- Community Benefit Society
- Charitable Incorporated Organisation (CIO)

### Applicants must have:

- A decision-making team (trustees or directors) of at least three unrelated individuals
- A signed set of rules or constitution
- A group bank account requiring dual authorisation or two signatories.
- A safeguarding policy and procedures – recommended for all, but essential if you work with children, young people or vulnerable adults
- Up-to-date accounts – signed annual accounts for the financial year ending 31<sup>st</sup> March 2024, plus management accounts or an income/expenditure document covering the last 12 months, as provided most recently to your trustees/directors or equivalent, i.e. reporting on data up to at least 30<sup>th</sup> September 2024.
- A minimum of one year of operation; if you have been constituted for less than one year but have been active for longer, you will be asked to demonstrate this activity
- Reserves: expected to be a minimum of three months' running costs, and if they are more than 12 months, an explanation will be requested.

Up to date monitoring complete from any previous OCF grants.

If you are a Community Interest Company (CIC), or non-charity\* you'll also need to show:

- At least three directors, most of whom are not paid employees



- Salaries and benefits for any paid directors are approved by most non-executive directors, and are fair considering their work and the organisation's finances

\*Successful organisations that are non-charities will be subject to grants being **restricted**, and a specific grant agreement with clear conditions and outcomes will be provided and restrictions required.

## Eligible costs

Applications to the Living Essentials Fund can request funding in the following categories:

- **Project costs:** these are costs directly associated with the delivery of a project.
- **Core costs:** these are costs that keep your organisation running, such as salaries, rent, utilities, etc.
- **Capital costs:** these are costs related to any physical assets your organisation may need, such as equipment or IT support.

## External requests for any of the following are **not** eligible for our funding:

- Costs which have already been incurred (before 19<sup>th</sup> December 2024)
- Contributions to general appeals or circulars
- Activities where the primary benefit is the advancement of religion
- Activities where the primary benefit is to enable a public body to conduct its statutory obligations
- Activities where the primary benefit is the advancement of animal welfare
- Activities which have already taken place (before 19<sup>th</sup> December 2024)
- Grant-making or equivalent gifts in kind by other organisations (although we can fund provision of necessary goods for a service e.g. food parcels or activity packs)
- Applications from privately owned and profit-distributing companies or partnerships.
- Individuals
- National charities (or financially integrated branches)
- Public bodies or statutory organisations (including parish/town councils) however Parent Teacher Associations or 'Friends of....' organisations may apply provided they meet the criteria above and the funding will be used for activities outside the statutory curriculum e.g. family wellbeing.



## How to apply

- [Apply online](#) from 7<sup>th</sup> October to midday on 4<sup>th</sup> November.
- Read this **guidance document** to help you with your application
- Read the full [list of questions](#) required for this application
- Take a look at the [Frequently Asked Questions](#)
- For full eligibility criteria please refer to [our grants policy](#)
- We are able to offer two applicants the option to **apply using video** rather than the online application form. This is a pilot as part of our efforts to make our processes more accessible. Please contact us on [ocf@oxfordshire.org](mailto:ocf@oxfordshire.org) or 01865 798666 if you would prefer this approach. We will prioritise requests based on need.
- All applications must set out how they would deliver one or more of the four desired **outcomes** listed above, including what **activities** they would do.
- All applicants must submit an **itemised budget**.
- Successful applicants will be required to supply **specified documentation** showing evidence of good governance to receive funds. This includes **bank account signatories**, a **bank statement**, **accounts** of the most recent financial year (preferably audited) and **management accounts or income/expenditure document**. This must include financial data at least up until 30 September 2024 or more recent.
- Successful applicants will be required to provide a **safeguarding policy** to receive funds.
- Successful applicants will be required to use the **OCF online monitoring form** to be returned after 12 months.

## Notes on panel discretion

The panel will use their discretion to reward collaboration between organisations.

The panel will use their discretion to allocate grants to ensure service provision across district council geography.

## Monitoring and evaluation

Successful groups will be asked to set SMART Key Performance Indicators (KPIs) to track your project's success. This empowers you to tailor the project to your specific goals and define your own success. It's all about you making a difference. In addition, successful groups will also have the benefit of access to a mentor. This mentor, with their extensive knowledge of the charitable sector, will provide guidance over the period of your grant. SMART KPIs are Specific, Measurable, Achievable, Realistic and Time-bound.

Additionally, we will encourage grant recipients to report on:

- What was done: successes and challenges
- Stories of change



- Lessons learned

## Application guidance

### Support and guidance sessions from our team

We want to make your application process as easy as possible. We will be holding a variety of sessions to talk you through the application process and to help resolve any issues or questions you may have.

No booking or registration is required, just drop in at the times below:

**Drop-in sessions:** The Grants team will be available online between these times for you to ask any specific questions relating to your application.

- Tuesday 15<sup>th</sup> October 2 - 3.30pm [Join the Zoom meeting](#)

**Physical drop-in session at the OCF office:** Pop in to meet the team and ask any questions you may have about your application.

- Tuesday 22<sup>nd</sup> October, 5pm – 6.30pm. [Find us](#) at 3 Woodin's Way, Oxford, OX1 1HD. We are located a 5-minute walk from the Westgate shopping centre, Gloucester Green bus station and Oxford train station.

### Accessibility

We want to make our grant application process as straightforward as possible for everyone and to be fair and equitable to all. We are looking at ways to improve the process for all applicants, and have introduced the following for this grants round:

- Trialling video applications for two applicants who would benefit from this format.
- Providing an example of a completed application form to help everyone know what types of responses we are hoping for.
- Offering online and face-to-face drop-in sessions to answer any individual questions you may have or to help you complete your application form.
- Providing a full list of questions contained on the application form.

### Using accessible technology

If you could benefit from additional tools to help you use a PC or laptop more easily, for example if you have need additional vision or hearing needs, [Microsoft](#) have a useful page that provides information on all of the settings and functionality that is available through all Microsoft software (Windows, Microsoft 365).

### Translations

Google can be used quite easily to automatically translate our grants webpage and guidance document. It will work best on a Chrome browser. [See advice here](#) on how to set this up.



### Alternative ways to apply

If you are finding it hard to complete the online application form due to your accessibility needs, please get in contact to chat to us about how we can help. Depending on the issue you face we may be able to offer a printed application form, a larger print version or a video application process.

**Contact our Grants team on 01865 798666 or email [ocf@oxfordshire.org](mailto:ocf@oxfordshire.org)**

