

Living Essentials - Autumn 2025 Application Guidance

Living Essentials Grants

We are launching a new round of Living Essentials funding and hope to have approx. **£200,000** available to award in grants. 10% of the fund will be allocated to grants for 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, 33 organisations received a share of £270,000 from the Living Essentials Fund. 45 applications were assessed.

Key Information

Amounts available	£1,000 - £10,000
Group annual income	Under £500,000 (gross)
Type of cost	Ongoing running costs, including full cost recovery, project, capital and promotional costs
Grant Period	1 st December 2025 to 30 th November 2026*
Closing date	26 th November (Midday)

* The grant period will begin on 1st December 2025 to accommodate activities that may commence before the grant payment is issued. If your application is successful, we will be able to retrospectively cover eligible costs incurred from this date.

Grants round opens – 29th October 2025

Grants round closes – Midday on 26th November 2025

Funding decisions announced – w/c 12th January 2026

Successful applicants provide required financial and governance evidence – by 19th January 2026

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

Please note:

Our Grants team are currently experiencing a high demand for our grants rounds that are currently in progress.

If we receive a large number of applications for the Living Essentials Fund, we may have to extend our timelines for the stages of this grants round, which we will communicate. However, we will ensure that every application submitted by the published closing date is fairly assessed, and that all payments are made by the end of March 2026.

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 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

Applicants must fulfil the following criteria:

- Be one of the following:
 - Registered Charity
 - Charitable Incorporated Organisation
 - Charitable Company (Limited by Guarantee) *
 - Community Interest Company *
 - Community Benefit Society
 - A Constituted but Unincorporated Club or Association (i.e. it has a constitution but is not one of the other entities listed above)
- Already operating in Oxfordshire
- Income under £500,000
- Note: 10% of grant funds are ring-fenced for grants to organisations with an income under £50,000 per year
- At least one year of operation; if constituted for less than one year but active for longer, evidence should be provided



- Have a bank account in its own name with at least two unrelated signatories, open for three months or more
- Have at least three trustees/committee members/directors who are not related to each other
- Have at least three months' running costs in reserves (if they are more than 12 months, an explanation may be requested)
- A safeguarding policy and procedures – recommended for all, but essential if you work with children, young people or vulnerable adults
- Up-to-date accounts – annual accounts for the financial year ending 31st March 2025, 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 30th September 2025.
- Up to date monitoring and reporting to OCF for any previous grants received from OCF

* We can accept applications from Community Interest Companies (CICs) and other non-charitable organisations such as companies limited by guarantee without share capital, provided the proposed work is clearly charitable and delivers public benefit. These applications will be subject to additional scrutiny, and any funding awarded must be restricted solely to the charitable activity. All standard eligibility criteria under our grants policy still apply.

Oxfordshire branches of national groups can apply if they meet all three of the following criteria (in addition to the other eligibility criteria):

- You are an independent branch already operating in Oxfordshire
- Your Oxfordshire branch has its own bank account with at least two unrelated signatories, that has been open for 3 months or more
- You have a local management committee

If you do not meet any of the above criteria, unfortunately we will not be able to progress your application.

The following costs ARE eligible:

- Costs incurred from 1 December 2025 until 1 December 2026
- **Running costs:** these are costs that keep your organisation running, such as salaries, rent, utilities, etc. Often known as “core costs”.
- **Capital costs:** these are costs related to any physical assets your organisation may need, such as equipment or IT support.
- **Project costs:** these are both core and capital costs directly associated with the delivery of a specific project.



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

- 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 1 December 2025
- 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.

How To Apply

- Self-check your eligibility using the [eligibility questionnaire](#).
- [Apply online](#) from 29th October to midday on 26th November.
- Read this **guidance document** to help you with your application.
- Read the full [list of questions](#) required for this application.
- For full eligibility criteria please refer to [our grants policy](#).
- 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 2025 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.

Video Applications

We can 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 grants@oxfordshire.org or 07927 539 699 if you would prefer this approach. We will prioritise requests based on need.



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 & Evaluation

To help us understand the impact of funded projects, organisations must submit an **end-of-year grant report** in **November 2026** (exact date to be confirmed), covering delivery and use of funds (which must be spent by 30 November 2026).

Successful organisations will receive a link to a monitoring and evaluation form which includes the below questions, along with their grant agreement:

Name of organisation:

Name of grants round:

Grant amount received:

Start date of grant spend:

End date of grant spend:

Grant application number:

Date of report:

Name of person submitting the report:

Role of person completing the report:

Contact email:

NOTE: let us know if you would like support to complete this form, e.g. through phone call or video call with a member of staff. Please contact the grants team:

grants@oxfordshire.org

1. How was the money spent? Did anything change from what you had planned?

(Recommended maximum word count: 150 words, plus a budget table of maximum 10 line items)

Please refer back to your original application in your answer and provide a simple breakdown of how the grant was used, referring to your original budget. You can share this as a separate Excel document if that is easier. We can provide a basic budget template if you wish.

Item/Activity	Amount Spent (£)
---------------	------------------



2. What did you achieve, and how did you track those achievements? Did anything change from what you had planned? (Recommended maximum word count: 200 words)

Please refer back to the goals of your original application, and any outcomes and indicators you proposed for measuring your achievements. We would appreciate numerical data and/or written descriptions to illustrate these achievements. We would like to know how these achievements contribute to your overall goals as an organisation?

3. Were there any challenges in delivering your intended activities and results? If so, what did you do to overcome these challenges? (Recommended maximum word count: 150 words)

Please tell us about any difficulties so we can understand changes from the original plan, and we can learn from your experience.

4. Optional: Did this grant enable you to access any additional resources? (Recommended maximum word count: 150 words)

If relevant, we are keen to know if this grant enabled you to access any additional funding or any in-kind resources such as training or equipment.

4. Are there any lessons learned to share with us? Is there anything you would want to repeat in the future, or want to do differently? (Recommended maximum word count: 150 words)

These can be really specific examples or general reflections. We expect these to be both positive and negative experiences – we know that life rarely goes exactly as planned. We genuinely value learning from grantees' experiences and we use your feedback to improve our own understanding and operations. We are also happy to have a verbal conversation if that is an easier way for you to explain lessons learned.

5. Have you got any feedback for us (positive or negative)? (No recommended word count)

6. What's next? (Recommended maximum word count: 150 words)

Please tell us if you are planning to carry on these activities, or do something different. Were you successful securing additional funding from others? We are interested to know if you have funding to continue this work.

7. Please share at least one photo, testimonial, story or feedback from people involved. (Any format welcome)

These really help illustrate the difference the funding has made, and help us to convince our donors to give again to local organisations. Please don't name a specific individual, we are happy with anonymised information.

Note: if you want to use grant funds in a way which is significantly different to the proposal in your original application, then you need approval from OCF first. We have legal and financial responsibilities around assuring the use of charitable grants.



However, we always seek to be flexible about permitted activities, as long as the original objective stays the same. Please contact the grants team for a discussion: grants@oxfordshire.org

Monitoring data should be collected once towards the end of grant period.

Application Guidance

Application Toolkit

The following documents are available to help you complete your application form:

- Our [Frequently Asked Questions](#) document
- [A budget template](#)
- An [example of a completed application](#) form to give you an idea of the type of response that the assessors are looking for. By providing this type of information the assessors are best equipped to review your application.

Support and Guidance Sessions with the Grants 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.

15-minute face-to-face drop-in sessions at the OCF office: Pop in to meet the team and ask any questions you may have about your application.

- Friday 14th November, 3pm - 5:30pm
- [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.
- [Please book online here.](#)

10-minute online 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 11th November, 2pm – 3:30pm
- [Please book online here.](#)

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.

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 07927 639 699 or email grants@oxfordshire.org.

