



**Independent  
Age**

# Grants Fund

Cost-of-living  
Grants Fund

**Application guidance**

# Background

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The cost-of-living crisis is having a particularly negative impact on the lives of older people. Currently more than 2.1 million older people live in poverty, with more than three million estimated to be living in a financially precarious situation where one significant cost could push them into poverty.

The current cost-of-living crisis is increasing those existing pressures in a number of ways:

- fuel, food and energy prices have increased dramatically
- autumn and winter will bring increased pressure as the colder weather hits and the energy price cap increases again
- the pension triple lock was paused this year, so restoring it for next year, while welcome, will not come soon enough to deal with the current crisis.

Results from YouGov polling of people aged 65+ in England found that:

- 50% said they were having to cut back on spending compared with spring 2021
- 46% are having to reduce spending on heating, 36% on clothing and footwear and 32% on social activities
- 48% could not afford a £50-per-month increase in their cost of living
- 44% are anxious about their finances at the moment.

We also know through our work with the Greater Manchester Combined Authority and conversations with other organisations that there is a capacity issue within the welfare benefits system – there is simply not enough in-person support for older people on a low income to claim what they are entitled to claim in a timely way.

## Aims of this fund

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In response to the cost-of-living crisis, Independent Age is looking to provide a rapid response in the form of grants to local organisations across the UK, to help make sure that people aged over 65 do not have to choose between buying food to eat and heating their home.

We are looking to support local organisations that can increase the amount of money in the pockets of older people. This could be either through maximising people's income – for example, by providing support to claim benefits or to reduce expenditure, such as by switching energy provider, getting housing support or debt advice, or considering social tariffs – or providing short-term help to people living in poverty who are facing a particular crisis.

## What the fund will support

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We anticipate supporting projects like:

- advice and information initiatives – such as helplines, drop-in sessions or community outreach work – that provide guidance to establish whether someone is entitled to relevant benefits
- active support programmes – such as one-to-one advice or providing extra people to reach and support target groups – that enable over 65s to claim benefits they are entitled to, so reducing the impact of the cost-of-living crisis
- budgeting advice and/or support to access better energy deals
- debt advice, where an organisation is appropriately registered to give this
- short-term help, such as access to grants to deal with one-off costs or emergencies, such as boiler servicing or replacements, and property maintenance
- ongoing practical support to reduce the impact of poverty in later life.

## What the fund cannot support

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This fund is not able to support multiple applications from individual organisations or private individuals, or funding for capital investment projects.

# Funding priorities

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It is likely that this fund will be oversubscribed, and we will not be able to fund every good project that applies. We will assess every application on its individual merit and look to prioritise, although not exclusively, strong applications in the following areas:

- projects that reach members of the community that research shows are particularly vulnerable to the impacts of the cost-of-living crisis – that is, older people from minority communities, those without an occupational or private pension, those renting privately or socially, and single older people or those living alone, particularly women
- projects that target areas of high economic deprivation, particularly among older members of the community, in every part of the UK
- projects that can be scaled up efficiently and effectively to make a difference to more older people.

We have based our definition of areas of economic deprivation on both the list of local authorities by income deprivation affecting older people,<sup>1</sup> and all published data for indices of multiple deprivation for England<sup>2</sup> and Scotland<sup>3</sup>.

<sup>1</sup>English Indices of Deprivation 2019, Ministry of Housing, Communities and Local Government, 2019, see [view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fassets.publishing.service.gov.uk%2Fgovernment%2Fuploads%2Fsystem%2Fuploads%2Fattachment\\_data%2Ffile%2F833974%2Ffile\\_3\\_-\\_IoD2019\\_Supplementary\\_Indices\\_-\\_IDACI\\_and\\_IDAOPI.xlsx&wdOrigin=BROWSELINK](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/833974/File_3_-_IoD2019_Supplementary_Indices_-_IDACI_and_IDAOPI.xlsx&wdOrigin=BROWSELINK).

<sup>2</sup>English indices of deprivation 2019, Ministry of Housing, Communities and Local Government, 26 September 2019, see [gov.uk/government/statistics/english-indices-of-deprivation-2019](https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019).

<sup>3</sup>Scottish Index of Multiple Deprivation 2020, Scottish Government, 2020, see [gov.scot/collections/scottish-index-of-multiple-deprivation-2020](https://www.gov.scot/collections/scottish-index-of-multiple-deprivation-2020).

## Grants available

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**A total of £1 million is available, and we expect to be able to award £40,000 to 25 projects.**

We have fixed the amount of funding available to enable organisations to focus on the potential reach and impact of the available funding. Organisations shortlisted for phase 2 will be expected to provide a project plan and budget that demonstrates how the grant will be spent. Funded projects should start from November 2022 and should be completed by no later than the end of December 2023.

In response to a current crisis, through the phase 2 assessment, we will consider an organisation's readiness to deliver. Grants cannot be used to retrospectively fund work already completed or under way, and we expect our grants to reach more older people beyond those already supported. Projects must take place within the UK and must be publicly accessible.

## Eligible organisations

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Applications are open to organisations with a turnover of at least £100,000 and that also:

- already work with older people – so, your proposed work should build on what you currently do
- are a registered or exempt<sup>4</sup> UK charity, charitable incorporated organisation or community interest company
- have at least three non-related trustees or equivalent
- have at least one part- or full-time member of staff
- have two years of published and signed accounts, which have been independently examined or audited
- have unrestricted reserves of less than one year's expenditure, based on the most recent set of published accounts
- have a bank account in the name of the organisation.

<sup>4</sup>For a definition of an exempt charity, see [gov.uk/government/publications/exempt-charities-cc23/exempt-charities](https://www.gov.uk/government/publications/exempt-charities-cc23/exempt-charities).



If you have a great idea for a project but are a smaller organisation and ineligible for the current fund, we are considering developing a complementary fund alongside this one. This fund will be aimed at smaller organisations and provide training and materials based on our own information and advice guides, to build the capacity of community groups. If this would be of interest to your organisation, please email us at [grants@independentage.org](mailto:grants@independentage.org), because this will help us to understand the demand and to shape the programme.

## Grant-funding terms

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Funding offers to successful applicants will be made subject to the applicant's acceptance of a grant agreement, which must be signed before the project can start. Payments will be made according to the following schedule:

- 50% upfront, on return of the signed funding agreement
- 45% on submission of a satisfactory mid-project monitoring report
- 5% on completion, subject to submission of a satisfactory final monitoring report and case study.

## Match funding

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We welcome applications from organisations that can bring in additional funding or in-kind support – for example, donated materials, staff or volunteer time – from other sources to extend the scope of the proposed work. We are particularly interested in seeing matched support being used to increase the impact or reach of the work – for example, where specialist knowledge, skills or resources are made available that were not previously and/or where additional economies of scale can be secured.

## Grant monitoring

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If your application is successful, all grantees will be expected to provide two monitoring reports linked to the release of payments, setting out:

- how many people this funding has enabled you to support, and what extra money has been secured for those older people – this should include monitoring data such as age, ethnicity, geographical area and ideally information relating to the priority areas of this fund, such as whether those supported are private renter, in receipt of private pensions etc. More information will be provided at Phase 2
- a selection of case studies or personal accounts from the older people supported by your organisation
- where appropriate, the outcomes and impact made possible by this funding.

Please make sure that you can collect this data from the start.

## Eligible costs

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We want you to be able to use this funding flexibly. So, it might be used to cover the costs of an additional role to deliver the work, or to produce resources to help expand the work you do. We have purposefully kept the budgeting requirements for this programme light touch, to enable a focus on the outcomes you will achieve.

We cannot, however, retrospectively fund work that has already started or that is simply part of your existing offer. We also cannot provide funding for capital investment projects, grants for individuals – directly or indirectly – or work being undertaken by for-profit organisations.



## 1. How to apply

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**Please read this guidance carefully.** It should give you all the information you need to apply to the Independent Age Cost-of-living Grants Fund. It will also let you know what we are looking for in an application, how we will make our decisions and what you can expect from Independent Age if you receive a grant.

Applications must be made and submitted using our online application form. You will be asked a series of eligibility questions before accessing the form. Once you have started your application, you can save your progress and return to it before submitting.

### Phases 1 and 2

This will be a two-step application process, with only those organisations successful in Phase 1 being invited to progress to Phase 2. Because we anticipate this programme being oversubscribed, this two-stage process will allow us to use our limited resources effectively.

### Phase 1

The Phase 1 application is quite short. It asks for information about your organisation and a short summary of the work you are planning to do, should your application be successful. The questions are explained in more detail below.



Phase 1 applications **will open on 1 September 2022 and close on 16 September 2022**. During Phase 1 we have no opportunity to discuss your work with you, so we have to make decisions based on what you tell us in the application form. We have provided guidance about each question on the form to help you make your case as clearly and strongly as possible.

We aim to notify applicants of our decision in the week commencing 3 October 2022.

You can find a copy of the application form questions in Appendix A.

## Phase 2

Only those applicants successful in Phase 1 will be invited to apply in Phase 2. This is the point at which we will expect greater detail from you about your organisation and your planned work. More guidance will be provided for Phase 2, alongside an additional application form. Phase 2 will open on 3 October 2022 and we will distribute funds in November 2022.

## If you need more help

We have tried to make this application process as simple and straightforward as possible, especially because we want to respond quickly to the current crisis. If anything is unclear though, please email us at **grants@independentage.org**. Your question will be added to our frequently asked questions document at **independentage.org/community/grants-fund**. We will have limited capacity to respond to individual emails or phone calls, so please use this document initially.

## 2. Dates and deadlines

Our application system will open for Phase 1 on 1 September 2022. The closing dates and our deadlines for getting back to you with a decision are set out here:

<b>Application phase</b>	<b>Round opens for applications</b>	<b>Closing date for applications</b>	<b>Target date for decision</b>
Phase 1	1 September 2022	16 September 2022	3 October 2022
Phase 2 – only for those successful in Phase 1	3 October 2022	To be confirmed	November 2022

We recognise that this is short window for making an application, which is why we have published this guidance so you can start thinking about your proposal immediately.

Although we don't know how many organisations will apply for a grant, please send your application before the deadline if you can. This will help us to keep to our timetable, even if we have a very large number of applications.

### 3. How we will use the eligibility questions

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The eligibility questions at the top of the application form are designed to check whether we can accept an application from your organisation for this fund.

Organisations ineligible for this fund – specifically those working with older people that deliver other types of support and/or community organisations with turnover below £100,000 per annum – are invited to contact us by email to register their interest in future grant programmes (we will send you a survey to find out more about your work)

In particular, we are considering the potential to offer organisations access to training, materials (including our own Information and Advice booklets) and additional support to help them keep up to date with good quality advice, guidance and ways of signposting older people to sources of direct help at this challenging time. If such a programme is of interest, please get in touch at [grants@independentage.org](mailto:grants@independentage.org)

### 4. Filling in the application form

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#### Phase 1

Once you have successfully completed the eligibility questions, the next phase of the application process is designed to be short and light touch – it asks for just enough detail to give us an understanding of your organisation and the basic premise of the work you are proposing. There are limits on most sections of 150 words. We realise it can be difficult to describe work in so few words, so please think carefully about the key aspects of your work and how they relate to the criteria and priorities of this funding programme.

Please answer all the questions and try not to go over the word limits. We will not be asking for supporting documents in Phase 1 but please be aware that, if your application is shortlisted for Phase 2, you will need to provide electronic copies of the following documents:

- an appropriate constitution and confirmation of the organisation having at least three unrelated trustees/directors
- an annual report and set of accounts for the organisation's most recent financial year, suitably audited or independently examined with no material qualifications
- a recent bank statement showing the name and account details of the organisation
- a safeguarding policy and set of procedures, with a named Designated Safeguarding Lead for the organisation, and relevant procedures relating to recruiting and training trustees, staff and volunteers and reporting incidents.

Please make sure you have these documents available in a format that can easily be sent electronically and is clearly readable.

## Section 1: Contact details

The first section of the application form asks for the contact details of the lead person for this application and the work being proposed. If you are working in partnership, one organisation must act as the lead organisation and complete this form with their details.

Please make sure you provide us with your charity registration number or company number.

## Section 2: About your organisation

### **What does your organisation do?**

We want to know about the type of organisation that you are, the services you provide and how you deliver them. You can also use this section to paint a brief picture of the needs of the older people you work with and how you work with them.

### **Geographical coverage**

We are interested in understanding the reach and focus of your organisation – for example, whether you are focused on a particular area or whether you have a national remit – so please specify any key wards and/or local authority areas your organisation covers. We will ask you later about where the work you are proposing will take place.

## **Number of older people (65+) worked with or supported in the past 12 months**

Even if the main focus of your organisation is not working with older people, we'd really like to understand your experience in this area.

## **Section 3: About the proposed work**

### **Question 1 – How would your organisation go about helping older people in your community to secure more money in their pockets?**

This is not an exhaustive list, but please select which area of work your proposed project would fit into. If none is appropriate, please tick Other and give a brief description. We will ask for more detail in the next question, so please keep it brief here.

### **Question 2 – Please provide a short description of your proposed work**

We want to know about the work you are planning to deliver with this funding. If this is an extension of your current offer, please tell us how this funding will help you to expand that offer – such as through additional staff, additional resources, outreach into a particular community and so on – and how that will help you to reach more older people in need. Again, please think about the priorities of the programme detailed in this guidance and how your work might deliver against them. There will be an opportunity in Phase 2 to expand on this detail if you are successful in Phase 1.

### **Question 3 – Please tell us about the intended geographical focus or specific neighbourhood or community your proposed work will target**

We recognise that certain areas of the country contain a higher number of older people living in poverty than others. Because this programme is likely to be oversubscribed, we will give priority, although not exclusively, to proposals that target areas with the most need.

### **Question 4 – Please provide any key data, or impact or evaluation work (qualitative or quantitative), relevant to your work with older people**

While we will endeavour to fund as broad a range of organisations as possible, your response to this question will help us understand your capabilities as an organisation to deliver the work you propose. Also keep in mind that, if you are successful in your application, you will need to collect and share monitoring data, so this question will also give an indication of your ability to do that.

### **Question 5 – Are any partners involved in this work?**

Partnerships are a great way to extend and broaden the reach of your organisation and its work. We would be really interested to hear, for example, about collaborations with community-based organisations that may enable your organisation to reach parts of the community that it doesn't with its current offer – or about collaborations that allow the proposed work to reach some of the groups outlined in this guidance as most in need of support.

Please use this section to tell us briefly about any planned partnerships or collaborations, and what the proposed partners will bring to the programme. If you are applying in partnership, the lead organisation must meet the eligibility criteria of the fund in terms of turnover, but the partners might be smaller organisations with lower turnovers. The lead partner will be expected to manage the finances for the project and be responsible for the reporting requirements for this funding programme.

### **Question 6 – If awarded this funding, how many additional older people do you hope to support?**

Rather than just providing a number, we also really want to hear about how this increase will be achieved and measured. It would also be useful to know if these additional older people are members of the groups listed as particularly in need.





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