

A smiling woman with dark curly hair is holding a baby. The baby is wearing a blue shirt and a white, fluffy coat. The background is blurred, showing some colorful vertical lines.

SMALLWOODTRUST

Community Grant Partner

Grant-making Toolkit



**Women's
Resilience
Fund**



**Community
Grant
Partner**



“ The grant from Smallwood helped me keep my home and put food on the table for my daughter ”



May 2020

Contents

Our Mission Statement	2
Welcome	3
Principles of Good Grant-making to Individuals	4
Overview of the Women’s Resilience Fund	7
Community Grant Partners - The Model	8
Community Grant Partner Role	10
Application Process	12
Grant-making Policy Statement & Criteria	14
Women’s Resilience Fund - Application Form (for reference)	22
Women’s Resilience Fund - Payment Form (for reference)	25
Community Grant Partners & Conflict of Interests	27
Monitoring and Evaluation	29
Safe Practice: Safeguarding	30
GDPR	32

Glossary of terms

The Trust / Smallwood	Smallwood Trust
Women’s Resilience Fund	The Fund - a Smallwood Trust initiative
Community Grant Partner	Organisation that has received a grant from the Smallwood Trust to make payments to individual women on low incomes
Support Worker	Staff member of a Community Grant Partner working directly with women
Grant Assessor	Staff member of a Community Grant Partner who completes and assesses the completed application form
Smallwood Trust (Trustee) Limited	The legal entity of the Smallwood Trust
Applicant / Beneficiary	The grant recipient





Vision

A country where no woman lives in poverty.



Mission

To enable women on low incomes to be financially resilient.

All our funding is directed at meeting this mission.

The Trust aims to achieve its outcomes through grant-making; evaluating what projects and approaches work best, and partnership working.



Values

Fairness and honesty in everything we do.

Pride in our work and that of the Trust.

A proactive commitment to continuous improvement.

Innovation as we enable women to meet their potential.

Welcome

The Smallwood Trust welcomes you as one of our Community Grant Partners.

For nearly 135 years, the Smallwood Trust has been helping women on low incomes to become financially resilient. We do this by providing grants to both individuals and organisations to help women overcome financial adversity, improve their well-being and equip them with the skills to secure a confident financial future.

The **Women's Resilience Fund** will provide grants and support to women through frontline women's organisations and services. It will be funded by the Smallwood Trust.

The aim of the Women's Resilience Fund will be to provide grants, 1-to-1 and group support that equips women with the tools to escape poverty and have a secure and stable future with improved living standards. The Fund will focus on the key drivers of stability, which form the aims of the Fund:

Aims of the Fund

- The grant would support the individual's financial stability and relief of hardship
- The grant would support the individual's employment pathways
- The grant would support the individual's housing needs
- The grant would support the individual's health and well-being

Both our own experience and independent research has found that small amounts of financial assistance can ease pressure, enabling women to focus on other areas of their lives and giving them a greater sense of control.

When frontline organisations provide financial assistance, they report the relationship between themselves and the beneficiary significantly improves.

The Trust believes that locally based or specialist women's organisations are well placed to make grants to individual women they support, using the Trust's funds. Women's Resilience Fund payments should complement the services women's organisations already provide and not be a stand-alone service.

This toolkit has been created by the Smallwood Trust to support Community Grant Partners to make grants from the Women's Resilience Fund. The Fund is designed to provide a range of targeted financial support that helps individual women to improve their economic circumstances. Community Grant Partners are well placed to directly distribute payments from the Fund as they have established trusting relationships with women through the existing services they provide.

Principles of Good Grant-making to Individuals:

Objectives

The Smallwood Trust has set clear objectives for the Women's Resilience Fund and how Community Grant Partners can support the Trust in achieving them. However, Community Grant Partners are encouraged to develop their own objectives as part of the application process to the Trust to reflect how the Fund complements its existing services.

Criteria

The Fund has a clear eligibility criteria which Community Grant Partners need to follow. This criteria should be shared with applicants to the Fund.

Communication

Community Grant Partners should ensure that all communications with applicants to the Fund are clear and in accessible formats. All communications should be mindful of protecting personal data in line with the Data Protection Act (DPA) 2018 and General Data Protection Regulation (GDPR).

Proportionality

Community Grant Partners should only request and keep information from individual applicants that is directly relevant to the assessment and monitoring processes of the Fund. See **Grant-making Policy** for more information.

Resources

Community Grant Partners should ensure they have an appropriate staff resource to manage the Fund effectively. The Smallwood Trust can contribute to the management costs of the Community Grant Partner to assist with resourcing.

Timescales

Community Grant Partners should share realistic timescales for the application process with Applicants and ensure they are adhered to with any delay clearly explained. Unsuccessful Applicants should be communicated with sensitively and told why their application has been unsuccessful.

Monitoring and evaluation

Applicants should be advised at the time of their application to the Fund that information relating to their application will be anonymised and shared with the Trust, as part of the monitoring reports that the Community Grant Partner will provide to the Smallwood Trust. Successful applicants should also be asked to feedback to Community Grant Partners the difference the payment has made to them, to inform the wider evaluation of the Fund.

“ With Smallwood Trust funding our keyworkers are helping to empower women and their families by identifying their specific needs, whether financial or personal, and enabling them to become independent and resilient ”



Overview of the Women's Resilience Fund

Aims and general eligibility criteria

All grants should meet at least one of the four aims. For a women to be eligible for a grant from the Fund, she must meet all of the General Eligibility Criteria.

Aims of the Fund

1. The grant would support the individual's financial stability and relief of hardship
2. The grant would support the individual's employment pathways
3. The grant would support the individual's housing needs
4. The grant would support the individual's mental health and well-being

General eligibility criteria

- Is aged 18 or above
- Has the right to reside and is living in the UK
- Is in receipt of all benefits entitled to, (including migrating onto Universal Credit) or has an income below the Minimum Income Standard threshold
- Has savings under £4,000 and debts under £10,000



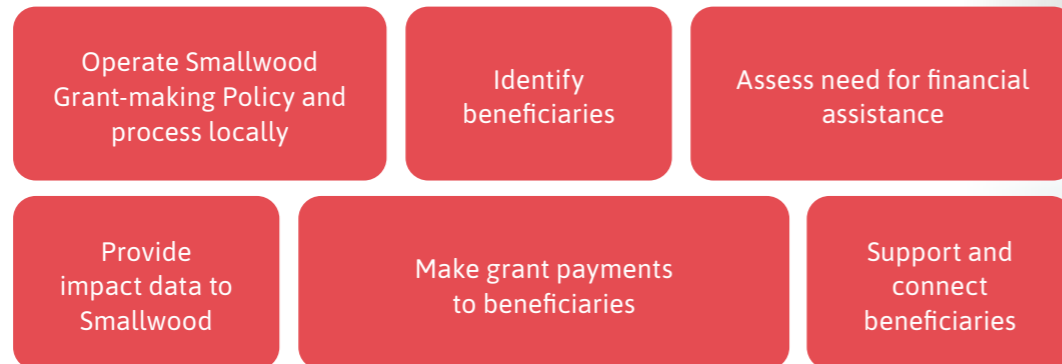
Community Grant Partners

The Model

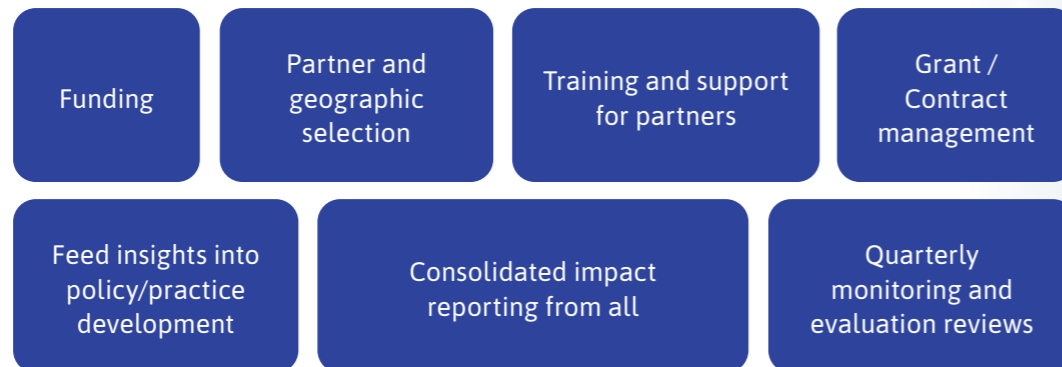
All Community Grant Partners must:



Community Grant Partner role:



Smallwood Trust role:



Community Grant Partner Role

Women's Resilience Fund

Find out about your role as a Community Grant Partner and what funds can be used for.

Community Grant Partners role

Support Workers from Community Grant Partners should:

- Demonstrate how the payment fits with the wider support the woman is accessing
- Explain how the process works and timescales for decisions
- Complete all or parts of the form where necessary with the woman's consent
- Ensure supporting documents are checked to evidence eligibility

Community Grant Partners autonomy

Community Grant Partners have the autonomy to:

- Assess and authorise applications for assistance that fall within the criteria of up to £1,000
- Refuse applications for assistance which clearly fall outside the criteria

Community Grant Partners should refer to their allocated contact person at the Trust if an application for support from the Fund is unusually complex, or if partners are unsure if it falls within the criteria or if is for more than £1,000.

How the Women's Resilience Fund can make a difference

How a payment can assist will be different depending on the circumstances of each woman. Payments should focus on achieving stability for women on low incomes in the following areas:

- The grant would support the individual's **financial stability and relief of hardship**
- The grant would support the individual's **employment pathways**
- The grant would support the individual's **housing needs**
- The grant would support the individual's **mental health and well-being**

The following list is provided as an example and not intended to be exhaustive.

- **Financial stability and relief of hardship;** cash grants for debt relief, legal assistance and essential living expenses such as food and utility bills for those women facing destitution backed up with debt and money advice, life skills and financial capability skills
- **Employment pathways;** cash grants for interview clothes, travel costs, child care and funds to pay for training courses backed up with employability skills training, confidence and aspiration
- **Housing needs;** cash grants for moving costs, rent deposits, repairs and essential needs items backed up with financial advocacy and financial education
- **Mental health and well-being;** cross cutting theme of support for beneficiaries where mental health support and counselling can be delivered in tandem with financial education where appropriate

How to assess Applicant's supporting documents

As part of the application procedure, Applicants will be asked to provide a range of documents to evidence their eligibility. Below is some guidance for Support Workers on how to assess the documentation:

Benefit letter/Universal Credit statement – Used to evidence full benefit entitlement. Must show Applicant's name and address

Wage slips – Used to evidence earned income. Must show the Applicant's name.

Bank statements – Used to evidence benefits/earned income and fraud check. Must show the applicants name, address, account number and sort code from all accounts held in their name.

Each application should be judged on a case by case basis and if it meets the mission and aims of the Fund.



Application Process

Women's Resilience Fund

This page shows you how to apply for a grant for an individual woman and the process of paying the grant.

Application process

This page details the standard application process for an individual applying for a grant from the Women's Resilience Fund via a Community Grant Partner.

Smallwood will provide training to all Community Grant Partners on the process and will provide ongoing support throughout.

Prior to giving a grant, Support Workers should also make sure their organisation's standard registration is completed for the Applicant with her basic details.

Summary: Application and grant payment procedure



Grant-making Policy Statement & Criteria

Women's Resilience Fund

This section details the eligibility criteria for an individual applying for a grant from the Smallwood Trust.

Section 1: Policy statement, eligibility criteria and documentation

1. Policy statement

The Smallwood Trust has been helping women out of poverty for more than 130 years. Our mission is to enable women on low incomes to be financially resilient. Our founding beliefs are that gender differences and inequalities between women and men are a major feature of poverty and social exclusion. The position of women in the labour market, the design of social security and women's roles within the family all contribute to women's vulnerability to poverty.

Our funding will seek to empower women to overcome financially stressful events such as unemployment, relationship breakdown, caring responsibilities, disability and/or emotional and physical health problems. Our funding will strive to relieve poverty and hardship and be centred on the key drivers of stability such as personal finances, housing, employment, health and well-being.

We will also use our funding and evidence base to tackle structural inequalities. We recognise that women are, and have always been, more likely to experience poverty than men. In particular, women at the bottom end of the labour market are carrying the heavier burden of poverty in our society. Poverty is also likely to disproportionately affect female lone parents and women are more likely to work in part-time jobs that pay less. It is estimated that 1 in 4 women will retire below the poverty line. Low income in retirement is often linked to low pay earlier on in life, time out of work due to childcare responsibilities or unemployment.

We therefore believe this approach and our grant-making policy is central to delivering our charitable objectives and mission.

2. Aims and general eligibility criteria

We can provide grants and support for women on low incomes who have specific needs and are struggling to make ends meet or trying to overcome financial problems. We understand that a small amount of money and support can make a big difference in helping a woman's financial stability, ability to cope with adversity and to maintain their independence. That's why we can provide a little bit of extra cash and a guiding hand through a tough situation.

We run a range of programmes to support women on low incomes to be financially resilient. Financial resilience can be described as the ability to access and draw on internal capabilities and also be able to access appropriate external resources and support, including social networks, in times of financial adversity.

All grants awarded must meet one of the four aims and applicants must meet all of the general eligibility criteria:

Aims of our grant funding:

1. The grant would support the individual's financial stability and relief of hardship/poverty
2. The grant would support the individual's employment pathways
3. The grant would support the individual's housing needs
4. The grant would support the individual's mental health and wellbeing

General eligibility criteria

- Is aged 18 or above
- Has the right to reside in the UK¹
- Is in receipt of all benefits entitled to, (including migrating onto Universal Credit) **or** has an income below the Minimum Income Standard threshold as detailed below
- Has savings under £4,000 and debts under £10,000

All grants should be awarded within this framework. However we do consider individual situations where appropriate and when there are exceptional circumstances, we retain the ability to use our discretion.

3. Exclusion criteria

Women are excluded if they:

- Are a student (studying 16 hours a week or more)²
- Are living in a residential or nursing home
- Do not meet all the eligibility criteria above
- Do not meet one of the four aims of our funding

4. Documentation required

Women that meet the eligibility criteria are required to submit the following information:

- Fully completed Smallwood Trust application form
- One month's recent bank statement from main current account in applicant's name
- Copy of benefits letter(s) showing all entitlements
- If working, copy of one month or three weeks wage slips or as evidenced on Universal Credit statement

To the extent that a woman is not able to supply this information but believe that they may otherwise be eligible for a grant, they are advised to contact us.

The Trust can support women living alone or with dependent children or with other dependent/non-dependent adults. **The application and supporting documentation must come from the woman.**

If **partner/other adult from their family is working**, the grant assessor should calculate **household income** against the relevant Minimum Income Standards calculator and request information on savings and debts, but supporting documentation is only required from the applicant. If applicant is co-habiting with another adult from their family who is **not working**, grant assessor should gather information on if that person is **also claiming all benefits** that they are entitled to.

If woman is living in a HMO or other shared accommodation, bills/rent should be apportioned to applicant's share only. In these cases, only the woman's eligibility will be relevant and assessed.

We reserve the right to ask further questions and/or seek additional supporting documentation to verify applicants' eligibility for support. All grants are made at the discretion of Smallwood Trust (Trustee) Limited and through delegated authority, which has been approved by the directors of Smallwood Trust (Trustee) Limited.

If a woman requires a grant in a crisis situation and it is not possible to provide all this evidence at the time of the application, Community Grant Partners may award an individual up to £100. This exception should be recorded.

Cases that are judged to be exceptional should be referred to your Smallwood Trust contact.

¹ If a woman has no recourse to public funds we still may be able to help in certain circumstances

² If a woman meets the other eligibility criteria, we may still be able to help in certain circumstances. Community Grant Partners should contact the Trust on a case by case basis

Note that Community Grant Partners will help women complete the application form and support them through the process on a 1-to-1 basis

Grant-making Policy Statement & Criteria (cont)

Women's Resilience Fund

What to do if a woman has no recourse to public funds.

Section 2: Detailed policy and definitions

Definitions

I. Supporting women with no recourse to public funds (NRPF)

If Community Grant Partners provide support services for women with no recourse to public funds (such as food, financial support, counselling and advice and – subject to the Immigration Act 2014 – accommodation), they may also be eligible for an individual grant, if they meet the other eligibility criteria. In providing funds for women with NRPF we would ask the following:

- The woman has a defined need for funding on the basis of alleviating destitution or degradation of the person
- The woman is receiving support services that aim to remedy her current destitute situation rather than helping her to avoid complying with the law

(For the avoidance of doubt, providing grants to these women is within the law, including charity law)

If Community Grant Partners provide grants for women with no recourse to public funds they will need to confirm whether or not the individual woman has tax residency in another country. If the individual is tax resident in another country, Community Grant Partners should inform the individual that they will need to collect necessary information from the individual and disclose this to the Smallwood Trust. This is per requirements under the UK Government's Automatic Exchange of Information Agreement which is legislation promoting greater tax transparency, with the aim of reducing tax evasion.

II. Debts

Mortgage debts are **not** included in the £10,000 debt eligibility level.

When supporting women with debts (discounting any mortgage debt on their home) the Trust is more likely to consider awarding a grant in the following circumstances:

- **Accessing accommodation** – Rent deposits, rent in advance, admin fees, ID, or temporary accommodation costs
- **Preventing eviction** – Rent arrears, service charge arrears, Debt Relief Orders or money to pay for a hoarding clean up
- Where early intervention or making a contribution towards a specific element of debt meets the Trust's mission
- When the individual is undertaking actions to put payment plans and controls around their debt into place

We will look to signpost women with debts in excess of £10,000 (discounting any mortgage debt) to expert, impartial advice and action to clear these (e.g. to have a Debt Relief Order DRO or Individual Voluntary Agreement IVA). Any such agreements must be discharged before the Trust can consider making a grant. The Trust can signpost women to impartial advice but will not provide this advice. There are restrictions and obligations that will need to be considered and it should be noted that DRO's and IVA's are forms of insolvency that can affect an individual's financial situation in many ways.

The Trust may ask for additional information to assess debt levels.

III. Savings

The eligibility criteria states that women should have under £4,000 of savings. When demand for our funding is high, women with low to no savings should be prioritised.



Grant-making Policy Statement & Criteria (cont)

Women's Resilience Fund

How to calculate if a woman with an income from employment is eligible.

Section 3: Calculation of eligibility

Women who are in receipt of benefits and not working will be automatically eligible to apply provided they meet the other criteria. Women that are working or working and in receipt of benefits combined will need to have an in-hand income below the Trust's income threshold. This is detailed below. We will, of course, retain our discretionary powers on awarding grants, to ensure they meet our charitable objectives and mission.

We have an income threshold for women in work so we can continue to ensure that our funding is also supporting women with in-work poverty. We use the Joseph Rowntree Foundation Minimum Income Standard (MIS) as a basis for this calculation. For example, the MIS for 2019 is c. £16,300 net pa (£18,800 gross before tax deductions) or £313.68 per week for a single person, and this is to cover all outgoings.

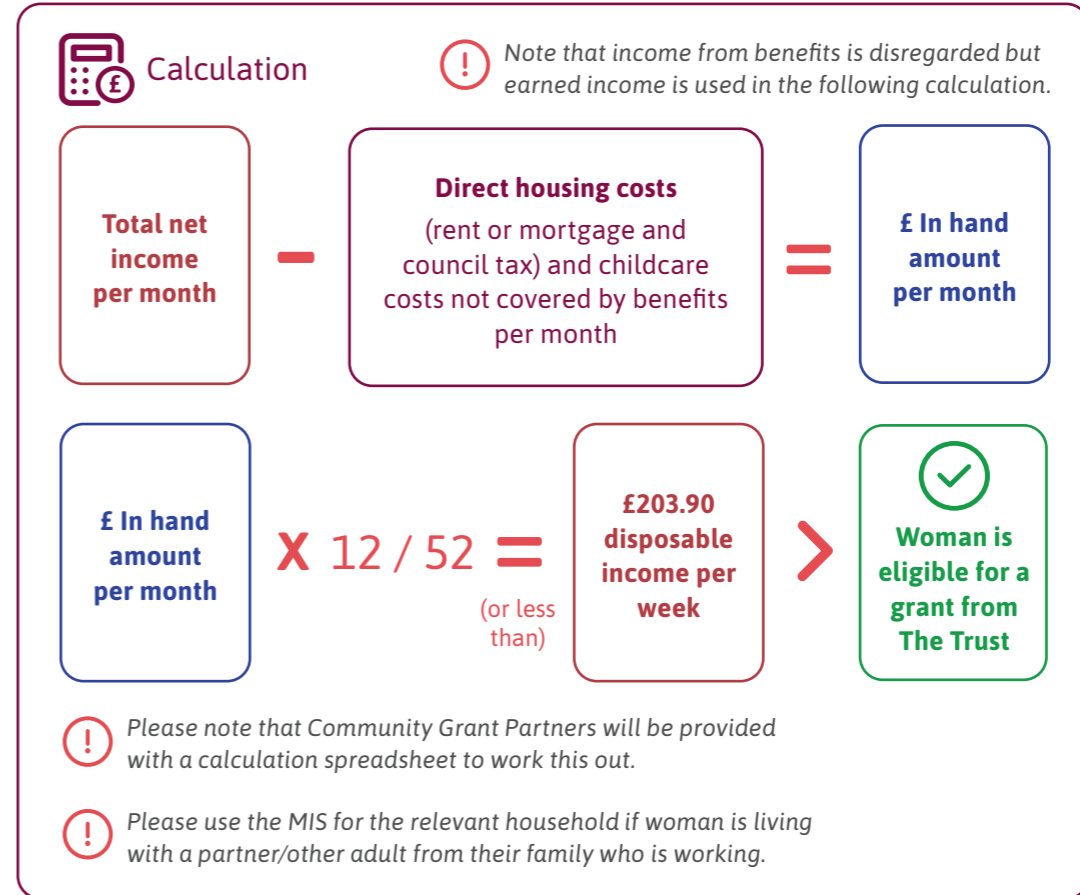
It is widely accepted that measures of hardship/poverty are applied after essential housing costs and council tax are accounted for. Therefore, the average single person would need £203.90 per week, according to the MIS, to live on. Any person left with less than £203.90 per week after housing could be at risk of slipping into relative poverty.

For working women with dependent children, the Trust recognises that childcare costs can also be significant. In line with our mission we will deduct any childcare costs from the income calculation, which will enable applicants with high childcare costs to also access the grant funding.

If women are co-habiting with a partner/ non-dependent adult member of their family who is working, the JRF MIS amount for the household is applied.

Therefore, the following calculation is used to calculate the woman's in hand income. If the income is below the income threshold, the woman would be eligible for a grant, providing she meets the rest of the criteria.

! This amount is correct as of May 2020. Please be aware this amount updates annually and the Trust will inform you about any change.



- Notes**
- Money received from friends / relatives and from other charitable sources: This will be considered on an exceptional basis. In practice income from these sources doesn't generally act as an exclusion but in certain cases income from these sources can be material
 - Self-Employment: If the applicant is self-employed the Trust will accept the income used by the local authority in the calculation of Council Tax Support and Universal Credit
 - The law states that all voluntary and charitable payments (ie a grant from the Smallwood Trust) will be disregarded for the purpose of State Pension, Pension Credit, Savings Credit, Jobseekers Allowance, Income Support, Council Tax Benefit, Housing Benefit and Universal Credit
 - In line with the rest of the policy, these are general rules, but we do consider individual situations and where there are exceptional circumstances and when these cases arise, we can use our discretion



Grant-making Policy Statement & Criteria (cont)

Women's Resilience Fund

Section 4: Grant amounts

- We can provide **monthly or one off grants** dependent on the individual woman's circumstances and needs
- An example of a repeat monthly grant might be six months at £160 per month or three months at £200 per month
- The following bandings are provided as a **guide** to appropriate one-off grant amounts. All grants should be awarded based on need and can be one-off or split over several months:

	Debt Relief Order fee £90.00
	Rent Arrears/Council Tax Arrears £350 - £1,000
	Moving Costs/Essential Household items: £350 - £1,000
	Back to work costs (including travel, clothing and initial childcare costs): £350 - £1,000
	Essential items of smaller monetary value: £350 - £500
	Daily living boost: £350 - £1,000
	Emergency / crisis situation up to £100

- For Community Grant Partners, repeat monthly grants can be made over a maximum of **six months**. If a grant is needed for a longer period than six months, these cases should be referred to the Trust, where **women may be awarded a grant for a maximum of up to two years**. For repeat monthly grants the maximum award is £2,000 in any 12-month period
- Provided it fits within the mission and criteria of the Trust, the same woman can be awarded repeat one-off grants The same annual maximum award of £2,000 applies
- In exceptional circumstances, one-off grants can be awarded above the £1,000 upper limit. These should be brought to an internal case conference or in the case of a Community Grant Partner, discussed with their named Smallwood contact

Section 5: Assessors roles

Grant Managers or other Grant Assessors (eg Support Workers within the Community Grant Partners) should confirm that the grant meets the Trust's mission, objectives, policy and criteria.

Smallwood's complaints policy, appeals process, safeguarding policy and protocols and financial procedures all apply and Grant Assessors should use these in the appropriate situation/s. Community Grant Partners should talk with their allotted Smallwood Trust contact about applying these principles within their organisations.

Assessors should be mindful of financial abuse or that funds awarded could be sought by a woman with the objective of passing on to other family members. In order to meet The Trust's charitable objectives, funds can only go directly to the woman or services on their behalf.

Section 6: Delegated authority

Community Grant Partners have delegated authority to:

- Proceed with, authorise and pay grants to individuals that fall within the above criteria and within audit and financial process compliance as agreed with the Trust. When signing the application form and payment form this confirms Community Grant Partners have followed the Trust's processes
- Refuse applications for assistance which clearly fall outside the above criteria
- Refer 'borderline' or 'exceptional circumstances' applications to Smallwood Trust staff for further review

Smallwood Trust Grant Managers have delegated authority to:

- Proceed with and authorise applications for assistance that fall within the above criteria
- Refuse applications for assistance which clearly fall outside the above criteria
- Authorise or reject 'borderline' or 'exceptional circumstances' applications referred by Community Grant Partners that clearly fall within or outside our mission

The Smallwood Trust Chief Executive has been delegated authority to:

- Authorise applications for assistance which are borderline of the above criteria
- Authorise applications for assistance which are exceptional circumstances and require immediate payment to relieve hardship

Section 7: Exceptional cases

The Smallwood Trust (Trustee) Ltd Board reserves discretion to give approval to exceptional cases that are brought to their attention by the Smallwood Trust Chief Executive, including:

- Applications for assistance that fall outside of the above criteria, have exceptional circumstances and are 'test cases' that could inform future grant-making policy
- Complex applications which are refused and require confirmation from the Trustees

Section 8: Paying grants

The following is the policy regarding payment of grants to eligible women:

- Payments will only be made to an account in the Applicant's name - we cannot make them to a joint account or an account in the name of a friend or family member (even if co-habiting)
- Payment can be made by prepaid card if the Applicant has no bank account
- We can make payments via an intermediary organisation especially where financial abuse or coercion is suspected. Training will be provided to Smallwood staff and Community Grant Partners will be selected in part for their expertise in supporting women in such situations

This page provides a summary of decision making authority.



Women's Resilience Fund Application Form



The form should be completed as part of the assessment process for each application.

Applicant name

Applicant Unique Identifier (number)

Eligibility Criteria

1. Which of the four aims will the grant support?

- The grant would support the individual's financial stability and relief of hardship Yes
- The grant would support the individual's employment pathways Yes
- The grant would support the individual's housing needs Yes
- The grant would support the individual's mental health and well-being Yes

2. To be eligible for a grant a woman must meet the following criteria and answer Yes for all:

- Be aged 18 or above Yes No
- Has the right to reside and is living in the UK including NRPF Yes No
- Is in receipt of all benefits entitled to, (including migrating onto Universal Credit) or has an income below the Minimum Income Standard threshold Yes No
- Has savings under £4,000 Yes No
- Has debts under £10,000 Yes No

2.1 Women are excluded from applying if any of the following describes their situation:

- A student (studying 16 hours a week or more)
- Living in a residential or nursing home

Can you confirm the Applicant is none of 2.1 above? Yes No

! See Grant-Making Policy and Criteria for full eligibility

Notes

I confirm the Applicant meets the eligibility Yes No



3. If Applicant is in receipt of benefits and working or solely working, fill in calculation spreadsheet: (Annex 1)

! See Grant-Making Policy and Criteria for how to calculate income for women who are living with other adults

3.1 Income threshold eligibility

From the calculation spreadsheet, provide the following:

Disposable income amount £

3.2 Is the Applicant below the threshold?

Yes No

4. What documentation has been provided to evidence the eligibility criteria?

! See page 11 for guidance on checking evidence. You do not need to keep copies

One month's recent bank statement from main current account in Applicant's name Yes No

Copy of benefits letter(s) showing all entitlements Yes No

If working, copy of one month or three weeks wage slips or as evidenced on Universal Credit statement Yes No

In line with the Grant-Making Policy, if the grant is being awarded in a crisis/emergency situation, and other such cases where where all the above evidence cannot be provided, Support Worker confirms Applicant satisfactorily evidences their eligibility Yes

I confirm that the Applicant has provided satisfactory documentation to evidence their eligibility, that this has been reviewed and that they are eligible for a grant Yes No

Notes

5. Grant purpose

What will the grant be used for?





5.1 Please provide more detail on how the grant will meet the aims of the Fund:

5.2 Grant amount £

The Applicant qualifies for a grant from the Trust

Yes No

6. Is there any conflict of interest to be noted in relation to the application?

Yes No

If yes, please give details and explain how this has been managed

7. Declarations

7.1 Applicant

I declare that to the best of my knowledge and belief that all of the information given in this application is correct and I wish to apply for this grant.

Name.....

Signature..... Date.....

7.2 Support Worker

I confirm the Applicant is eligible and I recommend a grant as detailed above.

Name.....

Signature..... Date.....



Women's Resilience Fund

Payment Form - Grant approval process



The form should be completed as part of the assessment process for each application and should always be accompanied by a copy of the Applicant's bank statement showing their details

Applicant name

Applicant Unique Identifier (number)

Grant amount £

Grant purpose

Grant payment method (complete one section)

Please consider that whilst wherever possible grants should be paid direct to the Applicant's bank account, the method chosen should always be the most appropriate in for each individual.

- | | | | |
|-------------------------------|--------------------------|--|--------------------------|
| A) Direct to Applicant | <input type="checkbox"/> | Direct to Applicant's bank account or building society | <input type="checkbox"/> |
| | | Cheque | <input type="checkbox"/> |
| | | Cash | <input type="checkbox"/> |

! If being made by methods, B, C or D, receipts and invoices must be kept

B) By voucher

C) Direct purchase of goods

D) Direct to external organisation





Community Grant Partners & Conflict of Interests

Women's Resilience Fund

This section should be filled in if payments are made direct to Applicant's bank account or building society.

Please note the account should be one with instant access i.e. a current account with a bank or an ordinary share account with a building society. Payments cannot be made to a National Savings Bank account (sometimes called a Post Office Savings Bank account) or the new Post Office Card account which is used for the payment of pensions and benefits. If in doubt, please ask the bank or building society if payments can be made into the account by BACS.

Payments will only be made to an account in the Applicant's name - we cannot make them to a joint account or an account in the name of a friend or family member. In order for the payment to be made, please provide the following details.

Name of account holder:

Name of Bank, or Building Society

Account Number

Sort code

Reference Number (If required)

! If any details are changed on this form at any time then all details must be checked against the original documents and signed again.

Payment details entered by Support Worker
Date

Senior staff member check and authorise for processing (Please tick box and sign once completed)

Application form completed

Grant amount recommended is within grant bandings

Bank details of Applicant checked and match Payment Form

I confirm that this grant should be processed for payment

I confirm that the Applicant's documentation has been checked and verified

Date

Finance staff member enters payment for processing and check (Please tick relevant box and sign once completed)

I confirm that the payment details have been checked against the bank statement and the payment entered onto relevant financial systems to be processed

I confirm method B, C or D is being used and the payment has been entered for processing

Date



This document sets out the need for Community Grant Partners to be aware of the potential conflicts of interest that might arise through distributing payments to individual women and how these can be managed.

The Trustees, or equivalent, of the Community Grant Partner should be aware of the Charity Commission guidance CC29 Conflicts of interest: a guide for charity trustees.

In the context of the Women's Resilience Fund, what is a conflict of interest?

A conflict of interest is any situation in which a staff member or trustee's personal interests or loyalties to an applicant could, or could be perceived to, prevent the staff member or trustee from making an objective decision as to eligibility.

Even the perception of a conflict of interest can be damaging to the integrity and trust for the staff member or trustee, organisation and the Fund.

How to manage a conflict of interest?

The Smallwood Trust appreciates that many Community Grant Partners staff and/ or trustees will be members of the same communities from which eligible women will apply to the Fund and is one of the potential strengths of the Community Grant Partner model. However, this can give rise to conflicts of interest or certainly perceived conflicts of interest.

For example, if a staff members neighbour or cousin applies to the Fund, how should this be managed?

The first step to managing conflicts of interest is to be clear with all staff, trustees and applicants that conflicts can arise and

it is how they are managed in a transparent manner that is critical. How individual Community Grant Partners will manage the process will be covered in the training before any payments under the Fund can be made.

Secondly, the staff member assessing the application must not have a conflict of interest i.e. connection or relationship with the applicant that would prevent them from comfortably declining the application if it were ineligible. If the staff member who usually undertakes assessments is potentially conflicted, another staff member should undertake the assessment on the application.

The Application Form that is to be completed for each applicant by a staff member of the Community Grant Partner asks a specific question about noting any conflicts of interest. This should be completed and any conflict must be clarified and noted how it has been managed.

Finally, the senior finance colleague who double checks the Payment Form and the Application Form before a payment is made should also not be conflicted.

A summary of any conflicts of interests and how they have been managed should be reported to the Smallwood Trust as part of the six-monthly monitoring report.

Further information

If at any point a Community Grant Partner is unsure of how to manage a conflict of interest or in deciding if something is a potential conflict of interest, please contact the Smallwood Trust who will be able to advise further.

Here you can find out about how to manage and respond to potential Conflicts of Interests as a Community Grant Partner



Monitoring and Evaluation

Women's Resilience Fund

Measuring the difference our funding makes is important to the Trust's work. By regularly monitoring the impact of the grants and any trends, we are able to learn about what works and what doesn't and to ensure our funding has the best possible impact.

Framework and outcomes

The Trust will provide you with a reporting format where you will:

- Record and report anonymised data on individual beneficiaries including; demographic information, how much they were awarded and what the grant was used for
- Report on the impact of the grant through Support Worker and beneficiary surveys
- Provide additional case studies
- Provide a financial report on expenditure

Reporting

Your reporting deadlines will be outlined within the milestones section in your grant agreement. These will normally be every three months. We will also pay your funding in accordance with these milestones.

Auditing

As outlined in the grant agreement, from time to time the Trust may audit Community Grant Partners as part of the Trust's quality controls and checks. This is detailed in your grant agreement.

We will support and guide you in measuring the difference the grants make to the women you support.

“ The financial stability that the grant offered has relieved a huge amount of pressure that was weighing me down ”



Safe Practice: Safeguarding Women's Resilience Fund

Keeping your beneficiaries, staff, volunteers and organisation safe is very important to us and we expect you to have appropriate and updated policies and procedures in place when delivering the Women's Resilience Fund. Your staff and volunteers should understand and follow these policies and procedures, and should receive training and refresher training when necessary.

These are the minimum policies and procedures you should have in place:

- Health and Safety
- Risk assessments
- Safeguarding (and Child and/or Adults with Additional Needs Protection if required)
- Dealing with a Disclosure, Concern or Incident of Abuse
- Management of Allegations
- Confidentiality, Information Sharing and Data Protection
- Equal Opportunities and Diversity
- Safe Recruitment and Selection, Code of Conduct
- Discipline and Grievance
- Complaints
- Confidential Reporting (Whistleblowing)
- Use of Images, E Safety, Use of Social Media
- Conflict of interest

For more information or for help developing your policies and procedures, please contact the Smallwood Trust.

Best practice

We expect you to follow the good practise guidelines below:

- Have appropriate policies and procedures in place, which are reviewed annually
- Have common sense health and safety procedures in place and ensure these are understood and followed by all who enter your premises
- Assess risks on a regular basis and take appropriate action
- Recruit staff and volunteers using safer recruitment principles and carry out relevant DBS checks as necessary
- Ensure staff and volunteers understand their role and your policies and procedures by providing an initial induction, relevant training (and refresher training) and regular reviews with a line manager
- Ensure staff and volunteers act appropriately at all times and follow your Code of Conduct
- Have appropriate safeguarding procedures in place, including concern or incident recording and reporting, and lone working procedures as necessary
- Ensure only necessary personal information is collected, it is kept confidential, stored securely and only shared as required, as per General Data Protection Regulations (GDPR)
- Have appropriate financial controls and procedures in place, including adequate checking and conflict of interest policies to avoid fraud and mis-appropriation of funds
- Have appropriate project and organisation monitoring and evaluation frameworks in place, and have oversight of this by senior management
- Ensure visitors and beneficiaries know how to share a comment or complaint with your organisation

Anti-bribery and anti-corruption

The Trust and its Community Grant Partners (the Parties) understand that the other is committed to complying with all Applicable Anti-Bribery Law. Each party shall keep appropriate up to date books, accounts, and records that accurately reflect its transactions relating to the partnership, and the steps taken by it to comply with Applicable Anti-Bribery Law.

Each Party represents and warrants that neither it nor any of its Associated Persons have taken or will take any action that might cause the other Party to violate Applicable Anti-Bribery Law in relation to the partnership.

Neither Party nor any of its Associated Persons will knowingly authorise, offer, give or agree to offer or give, directly or indirectly, any payment, gift or other advantage which is intended to, or does

- influence any person to act or reward any person for acting in breach of an expectation of good faith, impartiality or trust, or which it would otherwise be improper for the recipient to accept; or
- influence a Public Official, or any person while knowing or being aware of a high probability that all or a portion of the payment, gift or other advantage will be offered or given to a Public Official, with the intention of influencing any act or decision of the Public Official in his/its official capacity.



GDPR

Women's Resilience Fund

Here details the records that Community Grant Partners need to keep to meet the terms and conditions of the grant awarded from the Women's Resilience Fund.

Data Protection Act (DPA) 2018 and General Data Protection Regulation (GDPR)

The Data Protection Act (DPA) 2018 and General Data Protection Regulation (GDPR) apply to the records kept for the Women's Resilience Fund. Community Grant Partners confirm that at all times, they will keep all data relating to Applicants, including the payment and application forms, stored and processed securely and in accordance with their obligations and responsibilities under the above regulations.

In particular, Community Grant Partners are required to obtain the fully informed consent of the Applicant for the processing of information relating to their Application and potential sharing of that and any additional information with the Smallwood Trust for the purposes of monitoring the grant from the Women's Resilience Fund.

In line with your grant agreement, the Trust will ask for anonymised reports on the payments awarded, amounts and their usage, as agreed and relating to on a pre-defined reporting schedule (see grant agreement). In order for the Trust to monitor the Grant, we may occasionally ask for additional data about the Applicants. Some of this may be considered to be 'personal data' as defined by the regulations. The Trust will only request this data for the purposes of reviewing and administering the Grant and will only request the minimum data required.

The Trust will process the data in accordance with its obligations under the regulations.

Part of the formal agreement with Community Grant Partners will be that they agree to retain and safely store all materials relating to the Grant for six years after the final Grant payment is reported on. Community Grant Partners are expected to provide the Trust with access to such materials, with 24 hours' notice.

Records to be kept by Community Grant Partners

The following documents that must be kept in relation to individual applications will be subject to DPA 2018 and GDPR legislation:

- Applications to the Fund, both successful and unsuccessful
- Signed Payment Forms
- Signed Application Form
- The Annual Payment Spreadsheet with bank reconciliation
- Evidence of the organisations bank reconciliation to each payment made
- Receipts and invoices for vouchers or goods purchased through the Fund for Applicants

Financial record keeping

Community Grant Partners are expected to keep the following financial records

- The Annual Payment Spreadsheet with bank reconciliation
- Evidence of the organisations bank reconciliation to each payment made
- Anything you need for your own financial record keeping

“ The support I received really helped to boost my confidence when I was at my lowest point ”



“ By transforming women's lives for the better, the work of the Trust and its charities is supporting the economy and wider society ”

Chief Economist at the Bank of England,
Andy Haldane

SMALLWOODTRUST

Enabling women to be financially resilient

Our Royal Patron: Her Majesty The Queen



01684 574645



info@smallwoodtrust.org.uk



www.smallwoodtrust.org.uk



Lancaster House, 25 Hornyold Road, Malvern WR14 1QQ United Kingdom

Smallwood Trust (Trustee) Limited (company no: 12243350)
sole corporate trustee of the Smallwood Trust (charity no: 205798)