

Funding



Guide for Age Scotland members

Who we are

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.

Our vision is a Scotland which is the best place in the world to grow older.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives.

We have three strategic aims:



We help older people to be as well as they can be



We promote a positive view of ageing and later life



We tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

Our **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.



Call us free on: 0800 12 44 222
(Monday – Friday, 9am – 5pm)



Visit agescotland.org.uk to find out more.

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Community Development

Age Scotland's Community Development team works in partnership with our member groups, Regional Ambassadors, and voluntary and statutory organisations across the country to make Scotland's communities better places for older people. Our job is to support the development of strong and vibrant older people's groups and organisations in Scotland by providing information, advice, resources, and support to assist Age Scotland member groups with the delivery and development of their services and activities.

The Team

Our Community Development Team can be contacted via email **members@agescotland.org.uk** or by calling our switchboard on **0333 323 2400** where your query will be forwarded to the team.

Before applying

Constitution ready

Before you apply for funding you will need a constitution which sets out the aims and objectives of your group. Your constitution is your governing document and states how your group is managed and how, if your group disbands, any funds you have will be dispersed. If your group has been going for a number of years, it might not have a “dissolution” clause (which states what will happen if your group stops) which many funders require before they will consider funding. You may need to update your constitution to ensure that it meets both your needs and that of any funder. This is easily done and we can provide examples of constitutions that you can adapt to meet your own needs. Your local Community Development Officer can assist.

Bank account

Your group should have a bank account in the name of the organisation, with at least two signatories, who are not related.

Annual accounts

The group needs to produce an annual account to show the monetary transactions within the last year and the accounts need to be approved by someone independent of the group.

If the group is just starting up, you may need to provide a budget and a forecast for the year of your expected income and expenditure.

Your annual accounts must be approved by your members, this is usually done at your group’s AGM where approval will be minuted.

Reserves

If you get to the end of the year with money still in the bank and no further expenditure within the year, this is called a surplus and this can then become reserves.

Restricted reserves

If the group are fundraising for a specific purpose all money in the bank for this will be known as restricted reserves. The money can only be used for this purpose, for example buying a minibus.

Unrestricted reserves

This is money that the group have raised but have no specific purpose for and can therefore be used for anything.

It is good practice if groups can have at least 6 months running costs in the bank in case they come into any financial difficulty. This is particularly important if you employ staff, have liability for rent or need to maintain premises.

What is the funding for?

Before applying for funding, you need a clear plan for everything that you will need funding for. Getting quotes from a couple of companies is a good idea as it will give you accurate figures for the costs involved.

It is also important to take the time and read the funder's criteria and guidelines to ensure that your project would be supported. Many funders change their priorities on a regular basis so it may be that what they funded before isn't applicable now. Taking the time to check that the funding is suitable will ensure that all your hard work isn't for nothing.

How will the funding benefit your group and who will benefit?

You need to explain how the funding will benefit your group and its members. It may help to give information about the age and number of your members and the range of members that your group works with. Be sure to highlight any complex needs and any social issues that the funding would meet.

An example:

The grant will support 20 older people aged between 70 and 90, many of whom live alone, to become more digitally aware. We will provide our members with access to the internet via a tablet, which will give them the opportunity to interact with each other at times when we can't meet face to face, providing much needed support. The project aims to reduce the social isolation and loneliness that many of our members experience.

Evidence of need

You may be asked to provide supporting evidence in your funding application. Quality statistics and evidence of the difference that the grant will make to people's lives can take your grant application to the next stage of the application process. Many applications may be rejected because funding bodies cannot see that you have produced enough evidence of the improvements to people's lives that the grant would make.

For example, the funder may ask **“why are you seeking this grant?”**

This is a common question in grant forms. A common type of response is, “we want to develop a creative space for older people.” This will inform the funder of how you will spend their money.

Although this answers the question, it does not explain **why** you are seeking the grant. Consider instead:

“There is a lack of local facilities for older people to meet to combat loneliness and isolation. We know this grant will improve the mental health of this age group by providing opportunities for creativity and social interaction.”

Prove your worth

Your position in the community you work in, local recognition and the effectiveness of your work are all important to funders. You may need to show funders evidence of community support. Include things like:

- press articles highlighting your achievements
- awards received by staff, volunteers, or the organisation
- cash or in-kind support from local business
- statistics on the number of people accessing and receiving your services
- your active volunteer base and their commitment to your work
- membership numbers
- positive testimonials from members and volunteers
- case studies and stories from your members
- feedback and evaluations from members.

Sourcing funds

Seeking funding can feel like a major responsibility for a group to take on. Although there will be specific responsibilities which come with accessing funding, it need not be an arduous task and can often be a simple and straightforward process.

Funders need and want their money to be working to improve people's lives, so they are often happy to help and support applicants as much as possible. Many funders will provide detailed information, examples of applications and telephone support. Occasionally there are dedicated staff available to provide advice on your application.

Most funders are utilising online systems, whereby the information, criteria, submitting the application and the evaluations are all done via the internet. It is therefore vital that someone involved in the application is computer literate and happy to use Microsoft word, email, and the internet.

Funding newsletters

To obtain a comprehensive overview of the funds that are available, when you can apply, closing dates, and new developments it is useful to sign up to a variety of funding newsletters. Again, these are web based and will be delivered to your inbox with links directly to the funds being publicised.

Most **Third Sector Interfaces** will also have funding information or support available. To find your local TSI visit **www.gov.scot/publications/third-sector-interfaces-contact-details**.

It can also be useful to keep up to date with funding news directly from the funders themselves. Newsletters will always refer you to the appropriate website to complete applications but keeping an eye on some of the larger trusts and funds on a regular basis means you will not miss out when new funds are released.

Funding databases

In addition to newsletters there are a variety of database websites designed to list and filter the most appropriate funds for your group and project. If you are sourcing funding, it is worth checking these on a regular basis as they will only list those funds which are open at the time of searching.

The **Scottish Council for Voluntary Organisations** provides a comprehensive funding database, which is free to access online via **www.fundingscotland.com** - registration is required.

Local authority funding

Most local authorities have Community Grant Schemes, whereby local community groups and organisations can apply for small amounts of funding. Each local authority has their own rules and criteria for distribution of funds, so it is worth checking with your local authority to establish if this is an option for your group.

Charitable trusts

Charitable trusts and foundations are bodies set up to do specific charitable work. Trustees of the trusts are responsible for managing the money invested and distributing it according to the 'Trust Deed'. The Trust Deed sets out how the trust will operate, its areas of focus, and how it will conduct its work.

Charitable trusts offer a range of opportunities for small local community groups to access the funding and support they need. For some charitable trusts, the group applying is required to be a registered charity, for others a constitution will suffice.

Trusts vary greatly in size and the scope of their interests, so it is important to research them thoroughly before making any applications.

Top ten funding tips

1. Only apply to relevant funds

Many funds are specifically targeted to help individual groups, communities, or geographical areas. Before applying for any grant, find out what types of projects or organisations the grant is likely to fund. Always read the application criteria and guidelines or you may well be wasting your time! Research the funder's website and check what they have funded in the past.

2. Think about your timescales

Funds do not appear overnight – sourcing and applying for money takes time. Ensure you consider the timing of your project and when you will require the funds. Make sure you apply for funding well in advance of when the funds will be required.

Most funders will consider applications on a regular basis e.g. four times a year. Find out when the application deadlines are and stick to them. Find out when you can expect to receive your funds, if you are successful. You need the funds in place before you can start your project. Funders do not normally fund projects which have already taken place and things you have already paid for.

3. Consider contacting the funder

Often, funders welcome contact from applicants, it demonstrates you are keen to work together and understand their criteria. It also gives you the opportunity to discuss your project and the application, allowing you to gain valuable feedback before you submit the application. Many funders have outreach workers who will be happy to support you through the application process.

4. Be specific

Make sure you have answered all the basic questions, including the what, who, why, where, how and when of your project. The project description needs to be explicit, explaining exactly how the funder's money will be used.

5. Be brief and concise

Funders need to read and consider dozens of applications. Rambling descriptions are likely to detract from the main points of your project. The more concise, specific, and brief you can be the better. If a funder wants more detail, they will come back to you. It is always a good idea to start by writing a rough draft with all the details you can think of – and then edit it, retaining the essential elements of the project. e.g. what is the need for the project, who will benefit, how many will benefit, how will they benefit, what will happen if the project does not take place.

6. Ensure your budget is clear and comprehensive

Follow the application guidelines for budgets. Itemise all costs, breaking down the figures so funders understand how you arrived at the final numbers. Include all written quotations and estimates with the application, rather than including approximate figures or guessing at how much things will cost.

7. Ensure the entire application is coherent and consistent

Review the application ensuring that it is consistent and coherent throughout. Does the budget reflect the project proposal? Are the numbers of beneficiaries consistent throughout? Are the timescales, budget, and outcomes realistic?

8. Enclose all additional documents required

Often it is the additional documents that prove an organisation's credibility. Funders often request bank statements, annual reports and accounts, copies of constitutions and any relevant policies (e.g. Risk Assessment, Safeguarding).

Annual reports are an excellent method of illustrating your organisation's reliability and track record. If created thoughtfully and regularly they can be a valuable resource to showcase the effectiveness of the organisation.

Annual accounts should be clear and transparent, showing funders that the organisation's finances are properly managed. Ensure the accounts have been signed off by an independent examiner. The purpose of an inspection is to check that the accounts are consistent with the financial records of your organisation. The independent examiner should be someone with no connection to the management committee or organisation and who is objective and impartial.

9. Impartial advice

There are many benefits to securing some impartial advice from someone outwith the organisation. Sometimes, things that seem obvious to the person completing the application may be vague or unintelligible to an outsider. You could also ask someone who has not been involved in the application to read through it to make sure it all makes sense. Your local Age Scotland Community Development Officer can support you in this process.

10. Successful application

Having been successful in your application you need to collate any statistics, case studies, photographs etc. which may help you to submit a clear and accurate monitoring report to show the funder what you have done with their money. This can increase the funder's confidence in you and often improves your chances of further funding!

Successful application

Spend the money

Do not be afraid to start spending the grant funding once you receive it. It is important that you keep receipts for everything that has been purchased, as these will be needed to show the funder that the grant monies have been spent as planned. Keep a separate record of any grant spending, so it is easy to distinguish it from day-to-day spending.

If, once you have received funding, you find that a part of your project has changed, phone the funder and explain what has changed and what you want to do instead. The funder will work with you to make sure the changes still meet their guidelines.

Monitoring and evaluation

It is important to spend some time thinking about how you would monitor and evaluate your project both prior to applying for funding and before you start spending money. This will ensure that you can demonstrate what you are doing and how it makes a difference.

Some things to think about

- How will you collect the data? For example, questionnaires for members could be done verbally, in writing or both.
- Who is responsible for monitoring and evaluation? Work is more likely to get done if it is someone's responsibility.
- When will the monitoring be done? Will you do it before you start, as you go along or wait to the end? It is best to collect data as you go along as you will avoid trying to collate all of this at the end of the project. You will also collect better data.
- What are you going to do with the information? You need to be prepared to act on the findings.

Outcome Grid

The grid below gives hints and tips on things to think about during the process of evaluating your project.

Inputs	Activities	Outputs	Outcomes	Impact
An input is defined as a resource that we put in (input) to our project for which we require funding.	Activities are what we do with the inputs in order to make our project happen	Outputs usually involve counting what we have delivered or produced	Outcomes are the short-term changes for the people who have received the activities and outputs. Separating an outcome from an output is the most difficult task.	Impacts are the medium to long term changes that occur as a result of your project (these are often more difficult to measure)
Examples of inputs:	Examples of activities:	Examples of outputs:	Examples of outcomes:	Examples of impacts:
Staff / Volunteers Time Premises Food IT equipment	Providing lunches Delivering keep fit classes Connecting people by Zoom Offering entertainment	20 lunches provided 4 days a week 15 participants in weekly keep fit class 10 people connecting over Zoom every Tuesday	People form new friendships People feel less lonely People's physical well-being improves	People make fewer visits to their GP People eat more healthily People's self-esteem improves

One way to understand the difference between the columns is to ask yourself 'why' for each entry as you move from left to right. The answer should indicate what goes in the next column.

Input

Q. Why do we need the IT equipment?

A. In order to offer Zoom to people

Activities

Q. Why do we offer Zoom?

A. In order that 10 older people can come together every Tuesday

Output

Q. Why (is it good) that these 10 older people connect every Tuesday through Zoom?

A. This helps people feel less lonely

Outcomes

Q. Why (is it good) for people to feel less lonely?

A. People's self-esteem improves, and they are happier

Unsuccessful application

It is important to remember that there is high demand for funding and funders cannot fund all applications. It is hard not to become disheartened if, after all your work, you have been unsuccessful in your funding application. It is important to remember that applying and being successful with funding applications can sometimes take a few attempts before a successful outcome is reached.

After an unsuccessful application you should have a conversation with the funder to get insight into why you have been unsuccessful. It may be that the fund was inundated with applications and that even though your application was good there was just too much competition from others. Having a conversation with the funder also allows them to give feedback on your application; it may be that simple changes or further information is required to allow you to submit the application again.

Jargon buster

It is important when fundraising to write effective proposals and sell your project to a funder in language that the funder can understand. Here are some key words and phrases that funders use quite often:

What you want the money for and how much you want:

Capital funding – funding for one-off purchases, for example, equipment, building costs, materials.

Core funding - funding for the running costs of your organisation doing what it normally does including salaries, overheads, and day-to-day running costs.

Development funding – funding for the internal infrastructure costs of an organisation to enable it to grow and develop.

Project funding - a discrete and defined piece of work with a beginning middle and most important for the funder, an end, after which they no longer have to support you. A project has its own stand-alone budget but can be related to the larger organisational budget.

SLAs or Service level agreement funding - an agreement, usually with statutory organisations, to fund a voluntary organisation to provide an agreed service over a period to a specific client group or service users.

Full cost recovery - this means that when you have costed the project you have included all the direct and indirect costs that can be reasonably attributed such as a proportion of rent, management salaries, IT and phones, evaluation and monitoring etc.

Other income you have

Earned income - money that can come from membership fees, services or products, or rent from other organisations using your premises.

How you will measure & evaluate what you do

Targets - a defined level of achievement that an organisation or project sets itself to achieve in a specific period.

Monitoring - the routine, systematic collection and recording of information about a project, mainly for the purpose of checking its progress against its plans and targets.

Inputs - resources put into a project to carry out an activity. Inputs may be human, material, or financial, or can be expressed as time.

Intermediate outcomes - steps along the way to end outcomes. They are often smaller changes that need to happen before the final, desired outcome can be reached.

Outputs - all the detailed activities, services, and products you provide.

Outcomes - the changes, benefits, learning or other effects that happen because of your work.

Impact - broader or longer-term effects of a project's activities, outputs, and outcomes.

Types of evidence

Outcome indicators - information that shows whether expected outcomes have occurred. They can be qualitative or quantitative.

Qualitative - descriptive information, presented in words.

Quantitative - quantitative information is given as numbers.

Photos and Videos - visual evidence is a positive tool to showcase how funded projects benefit your members in your report.

Quotes - having quotes from your members allow funders to "hear" the impacts the project had on them.

Community Fundraising

Community Fundraising is engaging with individuals or community groups to gain support for your cause. The support will depend on what type of fundraising activities you plan to undertake. For example, if you plan to have a coffee morning, someone may choose to bake for you which would allow you to sell their goods to raise funds. This person is supporting your group by donating items that can be sold.

Individual fundraisers may choose to organise their own activities and raise funds themselves for you, for example they may choose to run a 10k with all sponsorship coming directly to your group.

Do we have to be a registered charity before we can raise funds?

You do not have to be a registered charity to raise funds. The most important thing when asking anyone for money is to be honest with them, do not claim to be raising money for a charity if it is not actually a charity you are fundraising for. Many people, including your own members, may think your group is a registered charity. If it is not, it is important to make sure all those who will be asking people for money are aware of this. You can still raise funds, it is just important that everyone is saying the same thing.

If you are raising funds for a specific purpose it may be worthwhile thinking of what you would do with any extra money that you raise. For example if you raise money to buy your group a new projector and then end up raising more than you need, it is important to have a plan for what you would do with any additional money. You could say, we are raising funds for a new projector and any additional monies raised will be used for group activities.

The most important thing is that you are open and honest so that everyone knows which charity/group their money will be going too.

Do I have to be registered with anyone to be able to fundraise?

No – anyone can fundraise! As an individual you do not have to register with any organisation to be able to raise money. If you want to set up a charity, then you need to register with the Scottish Charity Regulator (OSCR).

While you do not have to formally register with anyone to fundraise, it is important that you know that there are rules that you will need to follow. It will be useful for you to look at the Code of Fundraising Practice, you can find this on OSCR's website

www.oscr.org.uk/news/code-of-fundraising-practice.

Fundraising ideas

Fundraising events and activities are a great way to raise money for your group, raise your profile, involve the local community, and have fun.

We have listed a few fundraising ideas to get you started:

Afternoon Tea

Why not get your friends and family together and organise an afternoon tea/ quiz afternoon. It is a great way of raising much needed funds and great fun too.

Concert

Would a talented musician in your local community be willing to perform at a fundraiser either one afternoon or evening? You could charge people for attending.

Health and Well Being Event

You could ask a local yoga teacher if they would consider hosting a class, with all funds raised going to the group.

Promoting events and activities

The success of fundraising events and activities often rests on getting enough people involved, so promoting your event is important. Here are a few ideas for promoting your fundraising activities.

Social media

If you use social media, or want to try it for the first time, you can use it to promote your event both within your community and beyond it.

If you don't have a social media account, ask group members, friends or family if they would mind posting about your events on theirs.

Local paper

Your local paper might be interested to know of any upcoming events or fundraising targets. Be sure to speak with them to explore your options.

Working with others

Fundraise with Age Scotland

Visit the Age Scotland website which is full of fundraising ideas and inspiration. You could support our work by taking part in an Age Scotland event like our Time to Talk Tea Party or Big Wheesht, or use the ideas to inspire your own fundraising event for your group.

To support Age Scotland and find out more contact our community fundraiser on **fundraising@agescotland.org**.

This information guide has been prepared by Age Scotland and contains general advice only. It should not be relied upon as a basis for any decision or action, nor used as a substitute for professional advice. Neither Age Scotland nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

How you can help

Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **03330 15 14 60**
- Visit **age.scot/donate**
- Text **AGESCOTGIVE** to **70085** to donate £5*
- Complete the **donation form** and return by Freepost



Fundraise

Whether it's having a bake sale or running a marathon, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help us to continue being there for older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

*Texts cost £5 plus one standard rate message

Please donate today

Complete the form and return to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR



Your details

Title:	Forename:	Surname:
Address:		
		City:
Postcode:		Date of birth:

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:		
Home tel:		Mobile tel:

I WOULD LIKE TO DONATE

£75 ☐ £50 ☐ £25 ☐ Other (£)

I wish to pay by (please tick):

MasterCard ☐ Visa ☐ CAF ☐

CharityCard ☐ Cheque ☐ (payable to Age Scotland)

Signature

I prefer not to receive a thank you acknowledgement for this donation ☐

Name on Card

Card No.

Expiry date Security code

Date

I would like information about leaving a gift in my Will ☐

I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

I want Age Scotland** and its partner charities to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.

I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Yes, I want Age Scotland** to claim Gift Aid on my donations ☐

I do not wish you to claim Gift Aid on my donations ☐

Date

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Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on contact@agescotland.org.uk or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at age.scot/privacypolicy.

**Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland.
Registration Number: 153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland which is the best place in the world to grow older.

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Let's keep in touch

Contact us:

Head office

0333 323 2400

Age Scotland helpline

0800 12 44 222

Email

info@agescotland.org.uk

Visit our website

www.agescotland.org.uk



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today at **age.scot/roundup**



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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