Trust for London was set up to help deal with poverty (people not having enough money) and inequality (people not having the same chances in life) in London.

Trust for London are interested in new ways of addressing the causes of London’s social problems. Especially ways that can help make lasting changes, for example changes to government policies, the ways professionals do things and how the public think about things.

We will support unpopular causes which government might not give money to. We want to respond to new problems and ideas. We want to find new ways of helping with difficult problems to do with poverty and inequality.

Trust for London plans to give more than £8 million every year. The organisations we have given money to are on our website. We help fund 300 organisations.

Trust for London was started in 1891. It used to be called City Parochial Foundation.

This funding guide gives you information about Trust for London. It helps tell you what we will give money for and how you can ask us to give money to your organisation.

This guide also tells you what we won’t give money for.
Introduction

There are lots of ways poverty and inequality can be helped with. There is no magic way of solving them.

Different ways to help are needed on lots of problems. The government, companies, charities, volunteer groups, and ordinary people can all do something.

Together we can make a fairer society. A place where everyone has the chance of a decent and secure life, and to contribute.

Poverty and inequality affect lots of people. Some groups are more affected than others. Disabled people, and black people have less money than most people. We want to help deal with this unfairness by giving money to projects working on these issues.

Trust for London don’t have enough money for everything we need to do to make London fairer. To decide who to give money to we looked at:

- where poverty and inequality come from.
- the best way we can help.

We looked at what other groups are doing. We asked a lot of people and thought about the impact of big changes like Brexit (leaving the European Union) and the economy.

We based our new rules for who to give money to on the old rules we made before.
We have seven programmes distributing money:

Good Homes and Neighbourhoods

Better Work

Decent Living Standards

Shared Wealth

Pathways to Settlement

Stronger Voices

Connected Communities

Each of the funding programmes is explained in detail on pages 7–20.
How to apply for money from us
Please read all of this guide first. Rules on how to apply are on pages 23-25.

Our website includes a list of who we have given money to and what it was given for. If you want us to email you news about our work sign up to our newsletter.

Work we are not likely to give money for
If you want to look at the kind of things we will not give money for look at pages 26-27.

How much money you can ask for
You should ask us for the amount of money you need. Most grants will be for about £80,000.

Some grants will be for less money and some for more. We do not usually give more than £150,000.

The amounts of money may be spread over one, two or three years. If we give you £60,000, this could be given to you as:

- £20,000 a year - for three years.
- £40,000 for year one - and £20,000 in year two.

Most of our grants give you the money over two or three years.

Most grants of money from our Connected Communities programme for small groups will be about £25,000. Some grants will be for less money than this.

You can apply for money to be given over one, two or three years.

The maximum amount of money given under Connected Communities will be £45,000.
Sometimes we can’t pay for the full cost of a project. You may need to ask other people for some of the money. This is more likely if you are asking us for more than the usual amount we award.

**When you should apply**

It takes around four months from the last day people can apply until we decide if we will give you the money.

We support long-term plans for dealing with poverty and inequality.

Organisations we have given money to before may ask for more money for work which has helped a lot and still meets our rules. We won’t automatically give you more money so always ask other people for money as well.

If you want to ask us for money again you must contact us at least six months before the current money from us runs out. We do not usually give more than one grant of money at the same time.

**Who and what we will give money for**

We give money to organisations doing charitable activity. (Charitable activity is when organisations do things that help people). You do not need to be officially set up as a charity in law. We will give money for work which meets the rules of our funding programmes - on pages 7-17.

The money we give can be for a project or for the costs of running the organisation. This includes money to pay staff and things like rent for offices and bills. We want organisations to ask for a fair amount of these costs when they apply for funding.

Most of the money we give is for day to day costs. We can also give money for buying things the organisation or project need.
Exceptional Grants
(money for work that doesn’t meet our rules)
We sometimes give money for work to help with poverty and inequality which doesn’t meet our funding rules.

Organisations will need to show us why we should give money for this different work. Usually we only give money for things that don’t meet the rules one or two times a year.

You must contact us if you want to apply for money as an Exceptional Grant.

Social investment
We don’t just give grants of money. We also invest money to support work which brings money in at the same time as helping to meet social goals.

Usually our social investments are loans or equity (a share of the value). Unlike grants, investments must be paid back with interest.

For example, a community organisation that needs money to start selling things or services, or needs to grow in size to deliver contracted services, could be funded like this.

You can get more information on our website.
Good Homes and Neighbourhoods

The cost of housing is one of the main causes of poverty in London. Many Londoners can’t afford a good quality and secure home.

Creating such homes is something we must do. We also need places which create a sense of community. Places where people feel safe and can participate.

The wider environment is also important, from the air we breathe to the open and green spaces Londoners have access to.

What we will fund

Advocacy work (including campaigning, organising, policy work and research) on issues such as:

• Making housing more affordable. This includes:
  ✓ new and existing housing
  ✓ reducing the cost of housing
  ✓ tackling other costs like letting agency fees and tenancy deposits (money you give to a landlord when you take on renting somewhere to live. When you move on the landlord will pay it back to you unless you have damaged the building and repairs are needed).

• Improving the quality of housing and security of tenure (how easy it is to stay in a rented home), particularly renting from private landlords. This includes work to improve regulation and on reducing evictions (people being thrown out of their homes).

• Improving the provision of temporary housing.

• Increasing tenants’ collective voice and influence.

• Improving understanding of what the public think about renting and affordable housing.
• Engaging people on low incomes in planning and developing areas, including of housing estates and neighbourhoods.

• Improving the quality of neighbourhoods people live in, including the environment.

**Housing legal advice:** legal casework and representation for work that can’t get money from legal aid (government funding to take legal action) – particularly in relation to renting from private landlords.

We will only give money to organisations who are already undertaking legal casework. We also prefer the organisation to have the AQS (Advice Quality Standard) at this level.

We will also fund legal work to challenge rules and ways of working in housing that are against the law.

**Improving the capacity and skills of civil society** working on things to do with housing. We will give money to organisations to help other groups to improve their ways of working, share knowledge and influence on housing.
Better Work

People being paid to work is important for dealing with poverty. Lots of jobs are low paid and insecure (not certain to last or give people enough work).

Lots of jobs can also be unrewarding and don’t give people a way to get better jobs. Low pay is getting more common in lots of types of work. People are being treated badly more often.

We want better work for everybody. We want people in work to be treated with respect and paid at least a living wage (enough money to be able to cover basic costs of living).

What we will fund

Progression routes out of low-paid work. This could be advice, training and support to help low-paid workers get more stable jobs that pay more money.

We are most interested in:
- Work to find the best ways of helping.
- Work aimed at types of job where low pay is common.
- Work that gets employers involved.

Employment legal advice for work that can’t get money from legal aid (government funding to take legal action). We will support casework, representation and strategic legal work that:
- protects workers’ rights
- tackles issues of discrimination (treating people unfairly because of their sex, race, disability etc.)

We will also fund tribunal work. We really want to support work that makes sure workers get the wages (money for working) and/or pay outs they have a right to.
Advocacy work (including campaigning, organising, policy work and research) on issues such as:

• Getting more pay for those on low incomes.

• Dealing with unfair employment practices and discrimination. We really want to do this for people in insecure jobs. This includes people who are self-employed, interns (people working without pay to get experience) and agency staff.

We will support groups organising low-paid workers to protect their rights.

• Improving how government agencies work. For example, those supporting people to get jobs like Jobcentre Plus, and those who are responsible for enforcing rights such as HMRC (the tax office).

• Promoting good employment practice, including employers offering staff:
  ■ better training
  ■ flexible working
  ■ access to childcare
  ■ support and benefits such as affordable credit (loans)

• What work will be like in the future e.g. more use of robots. Changes to how business is organised such as Uber and Deliveroo.

Improving the capacity and skills of civil society working on employment related issues. We will give money to organisations to help other groups to improve their ways of working, share knowledge and influence.
Decent Living Standards

We all need a safety-net during hard times. Help from the government can make a big difference to how many people are in poverty (don’t have enough money).

We want a welfare support system which provides enough money for people when they need help and does not encourage people not to work when they can.

Getting decent living standards is hard in London as lots of costs are higher. Incomes need boosting, whether through wages (money for working) or benefits (money from the state). Costs must also come down.

What we will fund

Advocacy work (including campaigning, organising, policy work and research) on issues such as:

• How changes to the welfare support system have affected people. This includes:
  ■ caps (limits on the amount of help people can get)
  ■ assessments (testing)
  ■ conditionality (only helping people if they do certain things)
  ■ sanctions (stopping people’s support money).

• Improving the welfare support system. Including less known areas like the extra costs of disability, asylum support (support for people running away from danger in another country) and local welfare assistance (welfare help given out at a local level).

• Showing the effect of public services like children’s centres and things for young people on low-income Londoners.

• Reducing the cost of living in London like childcare and transport. Also the unfairly high cost of essentials for people on low incomes. Essentials are things that people cannot do without.
• Improving understanding of what people think about social security (help for people with low-income from government).

Standing up to negative ideas about working-age adults relying on social security. This includes constructive ways to bring people who get benefits together with policymakers and practitioners e.g. Jobcentre Plus staff.

• What social security and the state can do in the future to deal with poverty and inequality (unfairness) in London.

Legal representation in benefits cases at tribunals. Tribunals hear appeals when someone appeals against a decision not to give them benefits. We will support legal action that could have an impact that widely affects low-income Londoners.
Shared Wealth

London is the most unequal region in the UK. There are more billionaires in London than any other city. There have been big rises in income inequality.

Top staff get a lot more money than most workers. House prices have gone up very fast. There is a large gap between rich and poor.

Amongst those who have a lot there is a big gap between the rich and super-rich. There is proof that inequality is bad for everyone - but it is very bad for those on low incomes. We want a fairer London.

What we will fund

Advocacy work (including campaigning, organising, policy work and research) on issues such as:

• Improving the understanding of the impact of income and wealth inequality (when some people have a lot more money than other people) and development of ideas on how to reduce the gap.

• Increasing the involvement of employees in corporate governance (how companies are run), leading to more openness on pay policies, including pay ratios (the difference between the highest and lowest pay).

• Reducing income inequality, including a fairer distribution of wages, pension contributions and other employee benefits and rewards. This could include shareholder action. (Shareholders are people who own some of a company. It means they can vote on what the company does. Shareholder action is when a group of shareholders work together to change how a company does things to make it fairer.)

• More openness on property and land ownership and reforms leading to fairer taxation.
• Improving understanding of public attitudes on income and wealth inequality, leading to greater support for change.

• Examining how inclusive growth and devolution might be used to address inequality. (Inclusive growth is where the economy grows in a way that benefits a lot of people instead of just a few. Devolution is where powers are given away by central government to politicians in regions in the country like London.)
Pathways to Settlement

London is an international city. People come to London from around the world.

This is not new - the capital has a long history of migration. Migration is where people move from one country to another. Migration has contributed to London’s rich and diverse history, as well as its wealth.

Many new Londoners do not need any support. But some who are disadvantaged and living in poverty - particularly migrants who do not have any legal status (the right to live and work somewhere) are at a big risk of being treated badly.

We believe it is important to support these Londoners to get the right to live and work here, so they can fully participate in London life.

What we will fund

Specialist immigration legal advice in areas of law that can’t get legal aid (government funding to take legal action).

Organisations must be registered with the Office of Immigration Services Commission (OISC) or Solicitors Regulatory Authority and be providing advice at OISC Level 3 or equivalent.

We are also keen to fund partnerships between frontline organisations and specialist legal advice providers.

Advocacy work (including campaigning, organising, policy work and research) on issues such as:

• Promoting an immigration system that treats people with dignity and respect. A system that is fair to both migrants and people who already live here. A system the public have confidence in and agree to.
• Improving understanding of what people think about migration. Including the accuracy and depth of
conversations about migration, integration (fitting-in) and identity.

- Creating more effective pathways to settlement, including citizenship.

- Standing up to exploitation and discrimination of migrants due to their insecure immigration status.
Stronger Voices

Civil society (charities and voluntary organisations) has a long tradition of speaking up for social change. This has led to many important improvements.

To tackle the causes of poverty and inequality we think it is important to improve skills to influence:

- government
- other policy-makers
- the media
- the general public.

The skills we want to focus on are for:

- campaigning
- community organising
- strategic communications (how to talk to the media)

A key part of this is getting the voices of those who are experiencing the problems heard.

We believe these voices need to be central to work that tackles poverty and inequality.

Development of strategic communications (a plan of how to talk to the media) is also critical.

Too often what we say does not get the response we want from the people we are trying to reach. Sometimes saying the wrong thing even damages the causes we are supporting.

Better understanding of what people think on the issues covered by our funding programmes is important. We are keen to improve skills in this field.

What we will fund

Organisations to help other organisations working on areas in this funding programme, to improve their skills in:
**Campaigning**, including community organising.

**Strategic communications:**
supporting the understanding of what people think through the development of framing (how we connect something to the bigger picture), narratives (stories) and messages (what you want to tell people).

**Voice:** getting people with lived experience of poverty and inequality more involved in campaigning and leadership of organisations and movements.
Connected Communities

We believe small community groups can contribute to improving the lives of people and communities in London.

They can provide support for people to:

- access services
- speak out about issues which directly affect them
- organise activities which help promote a sense of belonging

We count as small groups those that have an annual income of under £100,000 (based on their last set of annual accounts).

What we will fund

**Strengthening voice**: groups of people who are directly experiencing poverty and inequality, to speak out for themselves and to campaign for positive change.

This could include work to:

- improve confidence and skills
- respond to new issues and work out solutions
- set up new campaigns or influence ones that are already set up

**Community activities, led by communities, in isolated areas**. Projects which bring together different groups of people help give local people what they need. Doing things that aren’t already in place.

For example, community food projects in areas where that don’t already have one.

Our priority is outer London boroughs which have experienced a fast change in the people living there, including more people in poverty.

They may be isolated due to poor transport links and not having local services to respond to growing need.
**Advice work**: our priority is to support groups already providing benefits advice and to improve the quality of that advice.

You will also need to show you have clear ways to refer people for specialist advice where it is needed.

This work should prevent problems becoming more serious, difficult and costly. It should support people to sort out their problems and take more control over their lives.

**We encourage small groups to apply under this funding programme.**

**If your group has the skills and experience and is able to do the work we want to fund, you may also be able to apply under the other programmes.**
Shortlisting criteria

We have more people asking us to fund their ideas than we have money to fund.

When deciding who to give money to we prefer applications for work that show some of these things:

1. The ability to have a lot of influence, including changing policy (rules) in future.

2. New and/or imaginative ways of helping with something.

3. Doing things to get people who you help involved in the organisation and its work e.g. campaigns.

4. Skills, experience and ability in the organisation to do the work you want to do well.

5. The organisation has a clear plan to share the best ways of working and learning.

6. Is open and accessible.

7. Finds it hard to get funding because people see the issue as being difficult or risky.

For the legal advice work we fund, we prefer organisations who can support people who need advice on different issues that are linked. These could be benefits, debt, employment, immigration or housing.

You do not need to meet all of the things in the list above. We will shortlist organisations which meet a number of them.
We mainly support small and medium-sized organisations. Most of them spend less than £2 million a year.

Larger organisations can apply but will need to meet most of the criteria.

Most of the work we fund concentrates on London. We are interested in work that could change national policy and practice, as long as you can show clearly how Londoners would benefit. In such cases we would give money for a part of this work.

We will assess your application against our funding programmes and shortlisting criteria. At the same time, we will look at other applications we have received and what we have funded recently.

Applications for work in places with particular groups of people, where we have already given a lot of funding will be a lower priority.

We don’t want groups to rely on just us for financial support. We are unlikely to be an organisation’s only funder or provide the majority of its running costs.

We get a lot of applications. Many organisations will meet our priorities and we will not be able to give money to all of them. Unfortunately, we have to make difficult choices and will have to turn down a number of good applications.

Just because you are not shortlisted does not necessarily mean that we do not think you are doing good and valuable work.
How to apply

1. Read the funding guidelines
Please read these funding guidelines carefully to check whether the work you want to do fits our current programme areas. Please check our website to make sure you are reading the latest version of our guidelines.

2. Any questions?
If you have read this guide and you are not sure if your work fits with our funding rules, please telephone us on 020 7606 6145 to discuss it. We welcome such telephone calls as it can save you and us time and resources.

3. Complete our online application form
To apply to us you need to fill in our online application form. You can also download a document containing all of the questions in the application form.

You do not need to complete the form in one sitting, as you can save and close it and return to it at a later stage. If you have any problems, please contact us.

It is important to note we only accept applications made through our online process. This is also available in an accessible form. We do not accept applications in any other format.

You will receive an automatic acknowledgement once you have submitted your online application form.

4. Closing dates
We have three closing dates for applications. They will fall in the:
• 1st week of February for the June Grants Committee.
• 1st week of June for the October Grants Committee.
• 1st week of October for the February Grants Committee.

Please check our website for the exact date.
Applications must be received by **1pm** on the closing date.

Applications received after the deadline will not be considered until the next closing date.

**5. Shortlisting**

Once a closing date has passed we will read and consider all the applications we have received.

Sometimes, we may contact you with questions about the work you want to do.

We will contact you within six weeks of the closing date to let you know if you have been turned down or shortlisted to go through to the next stage.

Please don’t contact us during this period to find out about your application. This takes up our time and resources.

If you are unsuccessful we will give you feedback. However, please understand our funding decisions are final.

**6. Visit**

All shortlisted organisations will be visited by one of our grants staff. Sometimes another member of staff or one of our trustees will also attend. This will normally be at the place where you deliver your activities, but we may ask you to come to our offices.

We normally ask to meet with the main person who will be involved in the proposed work, the co-ordinator/chief executive of the organisation and a relevant trustee.

At the visit we will discuss your application in more detail and what will happen next. It is important to remember that not all organisations that we visit will receive funding.
7. Submitting a final application
If we agree to take forward your proposal, we will ask you to complete a final application. This will be based on the first application you made online. This is your chance to make any changes.

8. Grants Committee
If we agree to go to the next stage, your application will be presented to our Grants Committee which will then make the final decision about your request for funding.

We will ring you with the decision soon after the meeting. This will be confirmed in writing, generally within ten working days of the meeting.

If you are successful in getting funding, the whole process will take around four months from our closing date.
What we do not fund

We only have a fixed amount of money to give out so we cannot fund some work even if it is very good. Below are some areas of work we will not support or are unlikely to support.

We will not support applications:
• Which do not benefit Londoners.
• That replaces funding for services which are the responsibility of public bodies, such as local and central government and health authorities.
• For mainstream public services including schools and hospitals.
• From individuals.
• From organisations which have fewer than three people on their governing body e.g. trustee board/management committee. We would normally expect more than three on a governing body.
• For the promotion of religion.
• From organisations seeking to give grants on our behalf.
• For work that has already been done.
• For general appeals.
• For large capital appeals (including buildings and minibuses).
• From applicants who have been rejected by us in the last 12 months.
We are unlikely to support applications:

- Where organisations have large amounts of money put aside in reserves (including money put aside for particular things).

  In most cases enough money in savings to run the organisation for nine months’ is acceptable.

- Where organisations are in serious financial deficit (losing a lot of money).

- From large national organisations which have widespread support.

- For work that takes place in schools during school hours.

- We will not usually contribute to the costs of campaigns associated with individual community-led housing development plans. We may consider making a repayable investment in such developments.