

The Charitable Foundation has identified two focus areas through which it aims to drive social impact. These focus areas align with our sole funder Skipton Building Society's charitable giving framework, and more information can be found here [Charitable giving – Skipton Building Society](#).

Helping people experiencing hardship and/or underserved groups to:

- access a place to call home.
- and improve financial wellbeing.

The trustees will select charities based on their alignment with one or both focus areas. The Foundation has committed to fund UK registered charities, where successful, up to a maximum of £10,000.

A Place to Call Home

We have three target outcomes which support our purpose of helping people experiencing hardship and/or underserved access to a place to call home.

The trustees will prioritise charities supporting people in the top 50% of the UK Index of Multiple Deprivation. The target outcomes include, people have:

- Access and support into a safe and secure permanent or temporary place to call home. We want to support charities that enable people most in need to live independently.
- Access and support into a safe and secure home in times of crisis. Enabling people into temporary

accommodation in emergency situations such as homelessness or a health crisis.

- Access to a safe and secure place in the community. When 'home' doesn't feel like home – people need somewhere to go to receive appropriate help and wellbeing support. For some people a community centre, charity hub or simply a safe space feels like home, so we want to make sure these services continue to thrive.

Eligibility criteria

The Foundation will only consider charities that meet the following eligibility criteria:

- Charities registered with the Charity Commission for England and Wales, the Charity Commission for Northern Ireland, and the Scottish Charity Regulator.
- Charities which have been established at least 3 years – we require 3 years of accounts published on the relevant Charity Commission as noted above.
- Charities which have a direct benefit to people in the UK.
- Applications which provide full details of the charity and the funding requirement.

Following a successful application, a charity must wait for a minimum of three years before reapplying. If a charity has been unsuccessful, a charity must wait one year before reapplying.

The Foundation will prioritise charities supporting people in the top 50% of the UK Index of Multiple Deprivation. Please use this link for the Consumer Data Research Centre – Index of Multiple Deprivation <https://mapmaker.cdrc.ac.uk/#/index-of-multiple->

[deprivation?d=11110000&m=imdh19_dc&lon=-2.5&lat=53.7&zoom=7](https://www.gov.uk/guidance/using-the-imd-deprivation-measure)

Where it says 'jump to postcode' enter the charity's postcode or the postcode where the funding will be used. You can then identify the level of deprivation from 1 (most deprived) to 10 (least deprived).

A successful charity must complete the reporting requirement within 1 year of receiving the grant.

Financial Wellbeing

We have three target outcomes which support our purpose of helping people experiencing hardship and/or underserved groups to improve financial wellbeing.

The trustees will prioritise charities supporting people in the top 50% of the UK Index of Multiple Deprivation. The target outcomes include, people have:

- The support needed to prevent and/or address financial difficulty. We want to support charities who provide help and guidance on how to manage money and improve financial wellbeing.
- Access to financial education. Many people throughout the UK don't have a good understanding on how to manage their money, we want to change this through education. That's why we are looking to support charities whose work will support financial independence and education.
- Better digital competence to enable financial wellbeing. It's important that people are confident with digital platforms to manage their money, likewise it's increasingly important that people know when something online may be a scam. We're looking to work

with charities who support people to navigate the digital world especially where it relates to managing money.

What the Foundation will fund

If your charity's mission meets one or more of our target outcomes, the Foundation will consider funding core costs, for example:

- Staff salaries or hiring additional team members.
- Overhead expenses such as rent or utilities.
- Scaling up successful programmes or developing new ones.
Investing in infrastructure or technology to improve operations.

If your charity is looking to deliver/ is already delivering a project or activity which aligns to one or more of our target outcomes, the Foundation will consider project costs and small capital contributions, for example:

- Daily essentials such as pots, pans and white goods for people who have secured a permanent place to call home.
- Aids such as a ramp/stairlift in a community centre removing any barriers for local people.
- Books or resources which support financial education.
- Laptops or online systems used to deliver digital competence sessions.

What the Foundation won't fund

- Unregistered charities.

- Applications for grants above £10,000 and where the Foundation's contribution represents less than 50% of the total cost.
- Organisations with fewer than three trustees/directors and/or those with an issue of significant control in their leadership.
- Charities with more than one year late reporting to the Charity Commission.
- Grants to individuals or sponsorship.
- Overseas travel and/or work that does not have a direct benefit in the UK.
- Organisations which discriminate or primarily promote political or religious viewpoints to the people they support.
- Organisations who discriminate based on race, gender, disability, sexual orientation, or any other protected characteristic.

<https://www.skiptoncharitablefoundation.co.uk/>
