



**Building & Developing Resilience**

Projects focused on  
building financial capability skills  
assisting groups who support

**Mental Health, Well-being,  
Cook Well for Less, Training Others  
Independent Living Skills, Peer Mentoring**



Application Guidance & Essential Criteria

Grant Round Open

3rd September to 28th September 2018

(closes sooner if 40 applications have been accepted)

Grant Advisory Panel meets

Wednesday 14th November 2018

Decisions emailed by

Thursday 29th November 2018

*The MSE Charity is dedicated to supporting UK voluntary groups deliver financial life skills, which make a lasting impact on the way people **think, behave & manage their money**. All applications must demonstrate how the project they are seeking funding for has a **lasting impact** on the people taking part. The **Building & Developing Resilience** round is targeting **any** groups who provide and deliver practical financial life skills as listed above, or any other way which we haven't thought of.*

### Essential Criteria for your Funding Proposal

We require in total up to 4 pages of A4 (font size 11 or larger) this must be submitted electronically as a single document (PDF or Word doc/docx format) as part of the online Application Form process. The proposal must include:

**1. Covering Letter:** a one page covering letter on headed paper that introduces us to your organisation and puts your application into context – this should be signed by a senior member of your organisation e.g. Chair or Chief Officer.

**2. Project Proposal:** Please describe your project making sure you **include and address** the following key points:

**How is it innovative?** We define this as

**Breaking new ground in Approach, Delivery or in Audience &**

**is either capable of replication to a wider audience and/or is collaborative - working with other organisations in your field, or geographical area as appropriate.**

**When?** – projects must commence from **January 2019** onwards.

**Where?** – location(s) for project delivery.

**Why? Evidence of the need** - this could include statistical evidence or evidence from previous activity that you have conducted.

**Who will deliver the project** - please advise what relevant qualifications and/or relevant experience they have to ensure successful delivery of **financial life skills/capability** to the group.

**Are you collaborating with others?** Please name any organisation that **has agreed** to working with you in **in the course of this project**. This might include organisations that refer users to your project (referral organisations), organisations that provide training or support to your users or staff, organisations that provide in-kind support such as meeting room space .

**Who will benefit from the project** – for example how many service users, clients or recipients, both directly and indirectly.

**What will you deliver?** – what resources will you use? This is covered as a question on the Application Form regarding **Outputs** , see guidance on final page.

**How sustainable is your project** - how will this project continue after our grant funding has finished (unless it is a one-off event).

**3. Grant Evaluation & Monitoring** - what processes are in place? **Outcomes** for the project is a specific question now on the Application Form, see guidance on final page.

The MSE Charity has developed a short **8 question Managing Your Money Beneficiary Survey** which we now ask all our successful grantees to use **before** they start their activities & then to **repeat after**. This simple but effective method of evaluation will enable us and you to measure quantitatively the difference & impact of your activity. Please see a copy of the survey questions [here](#). This is a **mandatory** requirement for all grantees.

As part of the **Terms and Conditions** of any grant we offer – the **End of Project Organisation Feedback Report** is a **mandatory** requirement; please see a copy of the online questions [here](#), so that you are aware **before you apply** what information we expect to receive from your organisation in return. The final 10% of any grant agreed, is withheld until satisfactory completion of the grant monitoring forms. Future applications will not be considered if the forms have not been returned.

#### 4. Project Budget

- Please provide a **full** and comprehensive **breakdown** of the **total costs** associated with your project, explaining how **each** cost item has been calculated, see example below.
- Please specify the amount of funding you are asking for.. We have a limit of **£7,500** per application.
- If the total cost of the project is over £7,500 please state which budget item/s you would like us to support
- Please indicate any income budgeted towards the cost of this project and indicate whether it has already been secured; either as an **in-kind** contribution or **match funded**.

Item	Cost	Details
Room Hire	100.00	2 hours hire for 5 sessions @ £10 per hour

#### 5. Financial Health of your Organisation:

- Please outline your **main** sources of current and future income, including your **fundraising strategy**. If there are any particular anomalies in your **Accounts** or challenges in your current financial year please state these clearly in your proposal.
- Applications are **assessed** over a range of factors, **but particularly in the context of the financial health of the organisation**.

## Supplementary Application Form Guidance

22

### What Outputs will your project deliver? (please list no more than your top 5)

(Outputs are the **activities, services and products provided** by your organisation)

Project outputs should be outlined as **SMART objectives**. This means they should be:

**Specific:** outline specific goals rather than general ones, detail **exactly** what will be delivered and how this will be done.

**Measurable:** your project must include concrete criteria for measuring progress

**Achievable:** the goals and outputs identified must be realistic and achievable; stretching but not unachievable.

**Relevant:** outputs should matter to the project and its aims and help to meet the needs of the target community

**Time Bound:** goals for outputs should be given a specific time frame with clearly defined target dates

#### Example

**Specific:-** *To deliver crisis support, advocacy support and financial literacy training using CAB approved resources to Dementia Carers living in Birmingham and Solihull who are experiencing debt/ money management issues.*

**Measurable:-** *To deliver the project to a total of up to 40 beneficiaries over a one year funding period. Of the 40: 40 will receive advice and support in crisis situations 25 will undertake our financial literacy training courses Up to 10 will receive more sustained advocacy support.*

**Achievable:-** *The outputs are based on numbers that can be supported using a 7 hour a week post and a volunteer.*

**Relevant:-** *Debt Advisory Agencies in Birmingham and Solihull have reported a 30% increase in enquiries in the last 6 months*

**Time Bound:-** *A One year funding period will enable us to make a positive impact on the financial literacy of people with mental illness. Due to health matters, family issues etc...we envisage some beneficiaries may need to start and stop their engagement with the project, and re-join our training sessions at a later date. Within a year, we expect to have engaged and supported 40 retired people towards greater financial literacy.*

23

### What are the project and beneficiary Outcomes? (please list no more than your top 5)

Outcomes are the **changes, benefits, learning** or other **impacts** that happen as a result of services and activities provided. These can be quantified by the number or percentage of beneficiaries you anticipate will realise some degree of change, benefit or impact. **Project outcomes** could relate to the impact on other work streams or the organisation's capacity to provide evidence for future service delivery or upskilling volunteers for example.

#### Examples

- *50 young people to immediately apply their learning in a practical way, as a result people will report self pride and greater confidence about managing money.*
- *90% of attendants will be able to manage their food budgets more wisely.*
- *70% of people attending will demonstrate improved communication about financial matters. Participants on the training course will discuss their learning at home with their families; they are keen to pass on learning.*
- *25 participants will report improvement in emotional wellbeing around money and its wider impact;.*
- *10 Volunteers will report being more confident about helping with financial learning, and be better prepared to deliver services in the future.*
- *4 community partner organisations will report improved awareness of the financial needs of people with mental health issues.*

If you need more support, please refer to our [FAQ](#) section on the website, if you can't find an answer, please contact us via email [info@msecharity.com](mailto:info@msecharity.com) and our Operations Manager will assist you further.