**ST PATRICK’S CHURCH**

**PATTERDALE COMMUNITY FUND**

**PURPOSE**

The Patterdale Community Fund (PCF) exists to meet the needs of those at most disadvantage, and/or are between the ages of 12 and 24 and require financial support to fulfil their potential, who reside in the Ecclesiastical Parish of Patterdale (Glenridding, Patterdale, Deepdale and Hartsop). Or who are seeking to enhance the quality of life of Parish residents.

**PRIORITIES**

Our priorities are:

* Pro-actively supporting local residents at risk of social and/or financial exclusion, who have very limited or no other means of financial support. This support is to be called a Community Grant.
* Provide financial support for the youth (aged 12-24), resident in the parish of Patterdale, in fulfilling their potential with small match funded grants. This support is to be called a Youth Grant.
* Provide financial support to people or groups seeking to enhance the lives of those living in the Patterdale Parish. This support is to be called an Enhancement Grant.
* Administering simple processes for those at risk to access our support.
* Lobbying larger organisations to change priorities which result in local social and/or financial exclusion.
* Securing external funding to further the above priorities.

**HOW ARE GRANTS APPLIED FOR AND AWARDED**

**COMMUNITY GRANTS**

Our grants are flexible and depend on local circumstances. The maximum single grant awarded will be £500.

* Grants up to £500 within budget will be agreed by a simple majority of the sub-committee.
* Grants above £500, or which are outside of budget, or outside of known funding increases, will not be awarded.

The decision of the sub-committee will be final.

**COMMUNITY GRANTS**

We expect that the majority of community grants will be as a result of local knowledge and awareness by members of the committee, who have a good finger on the pulse of the local community, rather than by a formal application process. This fund therefore works primarily by relationship and not by formal application procedures. This obviously opens up the committee to potential accusations of favouritism, but we would prefer that than being held hostage to a set of tight, bureaucratic and tick-box criteria. The fund is designed for emergencies, which usually need speed of delivery, flexibility and compassion more than rigorous process.

We therefore expect that the committee will approach individuals directly who may be in need, or request people to be in contact with the chair or a member of the committee. People who are in financial difficulty and who have not contacted, or been contacted by, a member of the committee with regard to being considered for a grant, should contact a committee member to discuss their situation. Contact details of committee members are at the end of this document and on the web-site. See [www.stpatrickspatterdale.org](http://www.stpatrickspatterdale.org).

Broadly speaking, we will award community grants to people who:

* Are clearly in a low-income situation.
* Are caught in circumstances beyond their control which have brought about sudden financial difficulties from which they could recover with some immediate help.
* Have very limited or no other means of financial assistance for this emergency, including a lack of wider family support.
* Have exhausted all other Government/Local Authority support options.
* Have less than £5,000 in savings, or whose savings are not greater than 2 months of average monthly outgoings.

We will NOT fund:

* Ongoing debts which have accumulated over time.
* Poor personal financial management preceding the request.
* Non-urgent items (in the opinion of the committee).
* Ongoing and recurring problems/bills for more than 3 months.
* People more than 4 times in the same year.

Applicants must be aware that in order to be considered for a grant we will need to ask some questions regarding their financial situation, including providing evidence where appropriate. The committee hopes to avoid this being embarrassing or too intrusive.

**YOUTH GRANTS**

Group to meet quarterly as follows:

* March – to review financial needs for the year ahead and report to the PC/PCC on progress from previous year. Review grant applications, approve grants and review grant feedback.
* June – to agree communication of grant application process for the year. Review grant applications, approve grants and review grant feedback.
* September – To review grant applications, approve grants and review grant feedback.
* December – To review grant applications, approve grants and review grant feedback.

**GRANT PROCESS**

• Application process to be advertised annually (summer) for review and awarding at each meeting.

• Application process is through a simple 1 page form with additional notes attached.

• Aim to award c.£5k of grants annually on a match-funding basis (£2.5k year 1)

• Applicants to demonstrate expected benefits of the grant, own initiatives and financial evidence.

• Approval of grants to be made by majority committee vote with Chair casting the deciding vote if necessary.

• Wherever practical, grant money should be paid directly to provider rather than the recipient.

• Example grants: School/Extra curricular trips, travel expenses, Education/Vocational courses, equipment costs.

**ENHANCEMENT GRANTS**

This is the committee as for the Youth Grants and will have the same meeting schedule. Applications can be made by people living outside the Parish for projects that are based within the Parish.

**GRANT PROCESS**

• Application process is through a simple 1 page form with additional notes attached.

• Applicants to demonstrate expected benefits of the grant, own initiatives and financial evidence, grants are match funded.

• Approval of grants to be made by majority committee vote with Chair casting the deciding vote if necessary.

• Wherever practical, grant money should be paid directly to provider rather than the recipient.

• Example grants: setting up a communal garden, developing nature projects, setting up a monthly OAP lunch …

**LINKS TO PATTERDALE YOUTH AND COMMUNITY FUND**

Community and Enhancement grants will be paid out of the Patterdale Community Fund. Youth grants will be paid with both the PCF and PYCF contributing 50% each.

**PRIVACY**

All applications for grants will be confidential and made in accordance with the St Patrick’s Privacy Statement.

**LIMITATIONS**

No individual or family living together may receive more than one grant within a period of 3 months.

Where possible, grants will be paid direct to the organisation meeting the specific need, rather than to a personal bank account.

The community grant is to cover exceptional hardship, where there is a likelihood of financial recovery. Grants will not be given in cases where there is little likelihood of recovery (eg bankruptcy problems, ongoing financial mis-management), or for non-essential items like holidays.