

## CROYDON ALMSHOUSES GRANT FUND POLICY 2026

### 1. Purpose

- 1.1. The purpose of this policy is to set out the principles, criteria and processes that govern how Croydon Almshouses Grant Fund (CAGF) allocates its annual grant fund which is currently £325k for 2026, with the aim of awarding (£162k in each grant round).
- 1.2. A grant is defined as a financial award Croydon Almshouses Grant Fund makes from its funds to support charitable activities, usually to registered charities or charitable community groups, but sometimes to other bodies or to individuals through a third-party charitable organisation.

### 2. Introduction

- 2.1. CAGF is administered by Croydon Almshouses CIO (CA) (registered charity 1209872) and the remit for the distribution of funds is that beneficiaries must be resident in Croydon and experiencing some form of hardship. CA employs a staff team led by the Chief Executive Officer who has delegated responsibility for day-to-day activities. The staff team includes a Community Development Lead (CDL) to administer the grant fund and advise trustees.
- 2.2. The trustees of CA ensure proper governance of CAGF grant-making by:
  - 2.2.1. All grant award decisions being made by trustees
  - 2.2.2. Through published grant-making criteria which set out the activities the trustees wish to support in furtherance of CA's objectives. The criteria also include activities which the trustees do not wish to support because they do not consider them to be in line with the CA's purpose. The trustees accept that they will on some occasions make grants outside published criteria however, in all such cases the activity supported will be charitable in law.

### 3. Grantmaking principles

- 3.1. The principles which underpin the trustee's governance of CAGF's grant-making consider the scale and range of its grants and strike a balance between proper oversight of decision-making, a responsive approach with applicants and an understanding of the needs of people in Croydon.
- 3.2. The principles are as follows:
  - 3.2.1. The Board has ultimate collective responsibility for all grant-making decisions in line with the CAGF's purposes.
  - 3.2.2. The Board assigns the consideration and decisions of applications to the CA Supporting People & Communities Committee, who in turn will inform the CA Board of their decisions.
  - 3.2.3. Trustees reserve the right to apply conditions to any grant.
  - 3.2.4. Trustees reserve the right not to approve an application at their discretion.

### 4. Grant Fund criteria

- 4.1. The criteria for making an application to CAGF are:
  - 4.1.1. Beneficiaries must be resident in Croydon, however, the trustees accept that funding may benefit a minority of people from out of Croydon.
  - 4.1.2. Beneficiaries must be in need by reason of poverty or hardship, age, disability or another disadvantage, however, the trustee accept that funding may also benefit a minority of people who are not in need.

4.1.3. Beneficiaries, who are organisations, agree to publicise the grant received from CAGF on their website and any other materials related to the grant and that CAGF will be entitled to share information about the award as they see fit.

4.1.4. The Croydon Almshouses Grant must align to at least one of the CA Theory of Change (see appendix 1) strategic outcomes: -

- Increased Wellbeing
- Reduced Loneliness
- Increased ability for people to manage their own lives

4.1.5. Grant requests which the trustees are keen to support, in the spirit of the CAGF's collective benefactors are:

- Older people (60 year and older) who are experiencing hardship;
- People living in the more deprived areas of the borough.

4.1.6. Grant requests which the trustees will not normally support are:

- Arts or education unless they support individuals in hardship.
- Activities which solely support animal welfare.
- Contributions to general appeals or circulars.
- Public bodies to carry out their statutory obligations.
- Activities which have already taken place.
- Grant-making by other organisations.
- Non-charitable limited companies or limited partnerships
- Sole Traders

4.1.7. As a registered charity, CAGF can only make grants to support activities which are charitable in law, however, organisations do not have to be registered charities to apply. Trustees are mindful of:

- the importance of small, grassroots community groups.
- the regulation and focus of Community Interest Companies (CICs) and other non-charity social enterprises, but will not support the costs on continuing services which should be financed by the sale of good and services in line with the governance model organisations who are classed as exempt charities.

4.1.8. Charities or CICs whose governance reporting is not up to date will normally not be funded.

4.1.9. Eligible organisations with an excess of 12 months in unrestricted reserves will normally not be funded.

4.1.10. There is no minimum grant award. The upper limit is £30k but applicants should be mindful of the CAGF's annual budget.

4.1.11. CAGF funding can be spread over a maximum of three years.

4.1.12. Applications are accepted from individuals, if submitted via an email from a third-party charitable organisation. There is no minimum award and the maximum is £1000.

## **5. Application Process**

5.1. Grant applications for support must be made using CAGF application form which can be found on [www.croydonalmshouses.org.uk](http://www.croydonalmshouses.org.uk).

5.1.1. Small Grant Application (Under 5k) - Organisations with an income of up to £125,000 in the previous financial year can apply.

5.1.2. Large Grant Application (Over 5k) – All eligible organisations can apply and there is no minimum or maximum income threshold.

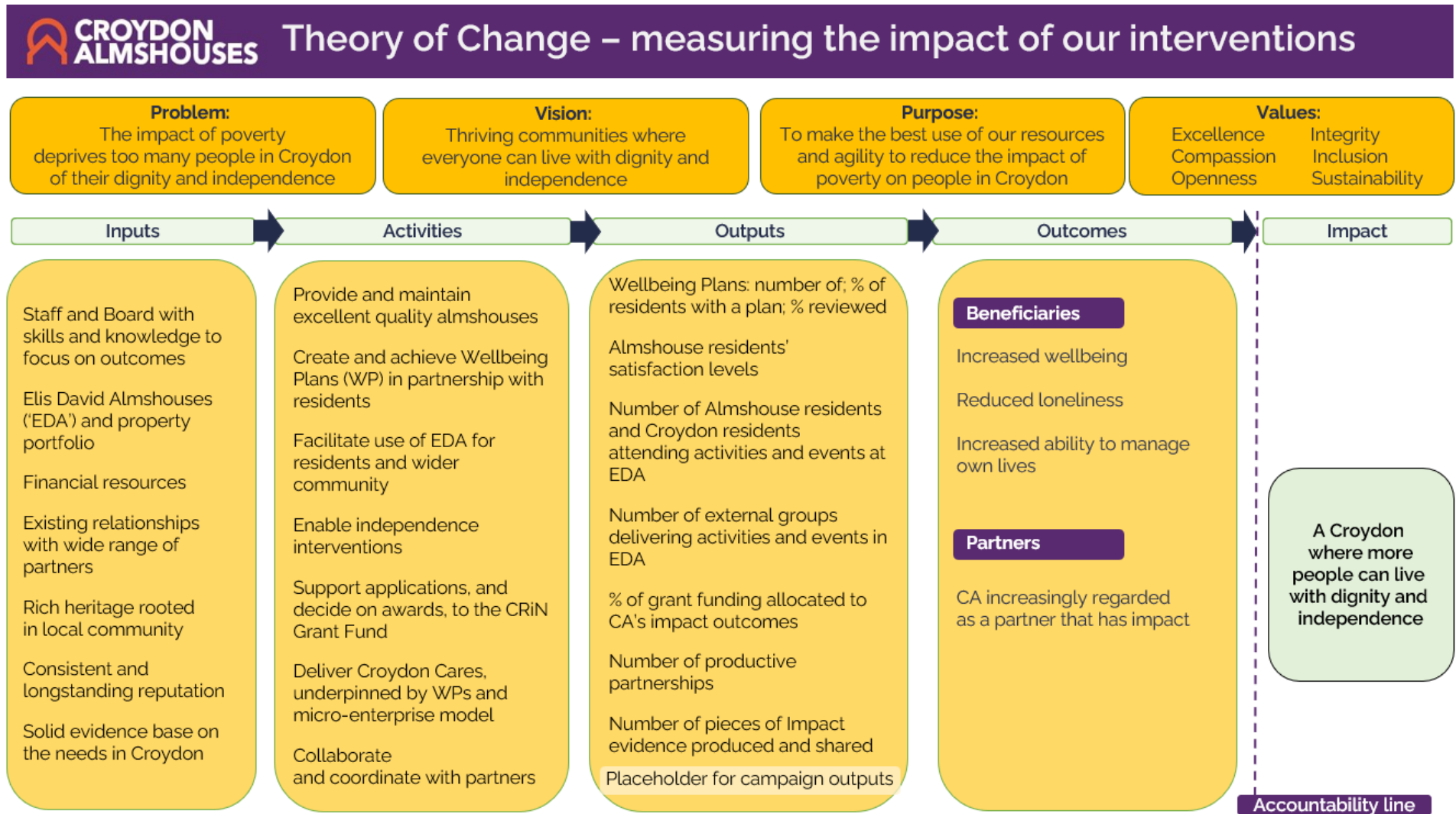
- 5.2. Grant applications will only be considered if they have been discussed with the CDL prior to submission.
- 5.3. If an application is successful CA will not normally award less money than is applied for.
- 5.4. CAGF may part or match fund where other funds have already been secured, or provisionally agree funding for a period of time if other funds are being pursued and are secured in due course.
- 5.5. CA will generally consider applications from the same organisation, for either the same or a different purpose, one year after the end of the most recent funding.
- 5.6. Organisations who are considering re-applying (in line with 4.12), must ensure that all end of Grant evaluation requirements have been met as if not this could disqualify them from applying.
- 5.7. Trustees aim for the CAGF-making processes to be transparent and to address the needs of Croydon residents who are experiencing hardship. To this end, all applications go through a three-stage process as follows:
  1. Support by the CDL to ensure the application meets all the criteria. This stage may include visits from the CDL and/or a trustee;
  2. The CDL will assess each funding application in line with the CAGF Scoring Sheet. The scores will only be used to inform the process and will not determine who is funded (see appendix 2);
  3. The Supporting People & Communities Committee will decide which applications they wish to grant funds to.
- 5.8. In addition to responding to external grant applications, the trustees may at their discretion invite or commission proposals or provide funding in collaboration with others or by combining fund contributions, where doing so would meet the CA's strategic objectives.
- 5.9. Due to the volume of applications, we cannot guarantee individual feedback to unsuccessful applicants. The CDL can advise if the trustees will consider an application for the same or similar purpose at a future date.

## 6. Variations to this policy

- 6.1. The Board of Trustees may vary the terms of this policy at their discretion.

<b>Approved by the Board</b>	February 2026
<b>Review Date</b>	November 2026

## Appendix 1 – Theory of Change chart



## Appendix 2 - Croydon Almshouses Grant Fund scoring sheet

<b>Organisation</b>		<b>Committee Date</b>
<b>Assessor Name</b>		

Has the application passed the eligibility criteria?	<b>Yes</b>
The organisation has discussed this application with the Community Development Lead prior to submission.	<b>Yes</b>

Question	Score
Do you feel the project has demonstrated that it addresses a need in Croydon?	
Has the organisation demonstrated which of Croydon Almshouses' Theory of Change outcomes (Increased Wellbeing; Reduced Loneliness; Increased Ability to Manage Their Own Lives) the project's outputs/outcomes contribute to and how?	
Is the budget realistic and does it represent value for money?	
<b>Total Score</b>	
<b>Comments</b>	

Definition	Score	Further info
Insufficient	0	The answer is incomplete or insufficient in detail to make a complete assessment.
Below Average	1	Attempts to answer the question, but not in enough detail or lacks key information.
Good	2	Generally, answers the question well and provides detail and evidence but perhaps lacking in some areas.
Very Good	3	Answers the question excellently, no information is missing and provides relevant supporting evidence.