

Stop Loan Sharks Community Funding 2018

The England Illegal Money Lending Team has funding available for groups that want to raise awareness of the issues of illegal money lending. The money available has come from the proceeds of crime taken from convicted illegal money lenders. Illegal Money Lenders, more commonly known as Loan Sharks, lend money without having the correct permissions from the Financial Conduct Authority. They often give cash loans out without any paper work and want double the amount back or charge extortionate interest rates. When you struggle to make repayments they may use violence, threats and intimidation, to ensure you keep paying them. The aim of this funding is to give groups the opportunity to raise awareness of the issue, in their community in a different way. There are some links you might find useful:

Website: www.stoploansharks.co.uk

Free lesson plans www.birmingham.gov.uk/stoploansharks

View our films on: <http://www.youtube.com/user/StopLoanSharks>

Tweet us [@loansharknews](https://twitter.com/loansharknews)

Facebook - www.facebook.com/stoploansharksproject

Funding that can make a real difference!

This year we want to actively encourage projects and initiatives that are different from the rest and will leave a legacy in the communities they are delivered in. To make sure you've got what it takes, have a look at our 4 main aims below:

1. *Innovative*

- Has this been done before?
- What makes this project different?

2. *Community Engagement*

- Who will this project reach?
- How many people will be involved?

3. *Impact*

- How will it effect and influence people reached?
- How will it change their actions and understanding?

4. *Legacy*

- What will it leave behind?
- How is it sustainable?



If you've got what it takes and your project meets all of our aims, then please complete this application form and return it electronically to: David.A.Benbow@birmingham.gov.uk or post hard copy to Dave Benbow, IMLT, PO Box 12971, B33 0TD. Please note the closing date for applications is 30th June 2018.

Who can apply?

Local residents, charities, community and voluntary groups, schools and statutory agencies.

How much can you apply for?

Up to £5000

What you can spend the money on?

Funds can be spent on any worthwhile community project that meets the following criteria:

- ❖ Contributes to raising the awareness of the dangers of using loan sharks
- ❖ Prevents crime and disorder and publicises the Stop Loan Sharks message
- ❖ Promotes the work of the Illegal Money Lending Team (IMLT) in communities
- ❖ Encourages reporting of loan sharks

What you can't spend the money on?

Funds can't be used to support an existing project that only adds Illegal Money Lending to its program. The Stop Loan Sharks message must be at the core of the project! As such funds cannot be spent on:

- ❖ Repeating an existing project
- ❖ Staff salary, day to day running costs of your organisation or vehicle costs. We can, however, pay for additional sessional staff costs
- ❖ Producing freebies, publicity merchandise or distribution costs.
- ❖ Films
- ❖ Staff training – we can deliver this for free
- ❖ Plays – we will only fund plays that have a guaranteed audience of 50 people. If significantly less people attend we will ask for some funding to be returned.
- ❖ Food – we can fund tea and coffee for projects but not food
- ❖ Any costs you incur whilst putting together your application

For great project ideas see the Illegal money Lending Team (IMLT) newsletter for previous successful bids or speak to your local LIAISE Officer. **Remember, your project must cover our 4 main aims outlined on the front page:**

Innovative, Community Engagement, Impact and leave a Legacy

Please note that we will require evidence of spend and outcomes. If you have received previous funding from us you are welcome to apply again, but if the evidence of spend and outcomes was not received you will be excluded from receiving funding again.

About you or your group:					
How do you hear about this fund?					
A	Name:				
B	Address:				
C	Contact Telephone Number:				
D	Email address:				
E	Are you applying on behalf of a group of people?	YES		NO	
F	Is your group formally constituted?	YES		NO	
G	Are you a: School?	YES			
	Charity?	YES			
	Statutory agency?	YES			
	Other (please state)				
H	Does your group/school/charity have its own bank account?	YES		NO	
I	If no, is there an organisation that can act as banker? E.g., church, school, residents' association, mosque	If yes please tell us who		NO	
J	Have you received funding from us before?	YES		NO	
K	How much are you applying for?				

Your Project:

We want to know about your proposed project: Please continue on a separate sheet if more space is needed.

1	Why is the project needed: What evidence can you show that the proposed activity is needed in your area?	
2	Describe your project and how it meets the criteria of the grant. Please be specific about what you will do, how you will do it and what you would spend the grant on.	
3	What is the change or difference your project is going to make? How will the Stop Loan Sharks message continue after your project has ended?	
4	How will you promote or publicise your project?	
5	How long will the project take? Please give approximate start & finish dates.	
6	Who will be involved in the project? Please state names if other organisations are helping you deliver the project.	
7	Where is your project going to happen?	

8	How will you ensure no one is excluded from the project?
9	How will you measure the outcomes
10	What are the risks involved in this project? What could go wrong and how will you mitigate for this?

Safeguarding:	
11	If your project will be dealing with children, young people under 18 or vulnerable adults, please let us know that you have safeguarding policies in place:
	<ul style="list-style-type: none"> • That are appropriate for your organisation and work • That are reviewed at least once a year; • That you conduct relevant Criminal Record Checks with staff • That you secure extra insurance cover (e.g. Public Liability Insurance) if appropriate
Please tick to say that your organisation meets these requirements:	

How much will your project cost?	
12	Please provide a description and break down of total costs below. Please include descriptions of all items that you are applying for and also any other costs that are to be funded from grants received from other organisations, or that you are funding.
ITEM OR ACTIVITY DESCRIPTION	COST
<i>e.g. paint for mural</i>	<i>£120</i>

TOTAL COST OF PROJECT:	

Your signature	
Job Title (if you are applying on behalf of your employer)	
Date	

What happens now?

The application period is open till 30th June 2018, so please ensure you have your applications submitted by that date. Invoices should be received by 1st October 2018 or the monies will be re-allocated.

Your application will be checked to ensure that all the information provided is correct and that all the practical aspects of the project are covered to make sure that it can be delivered successfully. We may be in touch with you at this stage to ask for further information. Applicants will be informed two weeks after the closing date if they have been successful or not. All successful applicants must be able to invoice us, to claim the funding.

The project needs to be delivered by the 31st of March 2019. All successful applicants, when notified, will be forwarded a project evaluation sheet which will need to be returned to the IMLT upon completion of the projects.

Successful applicants will also be expected to book free "Stop Loan Sharks" training which will be delivered by a member of the IMLT for staff and/or volunteers (if they have not already had this). We would also like an article and text about your project for our newsletter - this goes out to thousands of contacts across the country so will give your project further publicity.

If you require any further information, help or assistance with this form please contact:
David.A.Benbow@birmingham.gov.uk