

April 2007

Finding the funds – guidance on meeting the financial cost of disability

PART 2 applying to charitable funders

Introduction

Being disabled or caring for a disabled person may impact on your financial situation, by:

- Reducing your income.
- Increasing your living expenses.
- Requiring you to purchase expensive items.
- Increasing your travel costs.

This factsheet is the second in a series of three that aim to give an introduction to how you may be able to find the additional funds you need. It focuses on applying to sources of charitable funding. The first factsheet looked at sources of statutory funding and the third factsheet gives advice on raising funds independently.

Whilst this factsheet can be used independently of the other two in the series it is important to be aware that charities or grant-giving trusts rarely give money for things that might reasonably be expected to be obtained from, or funded by, statutory sources. Therefore, it is probably a waste of time to apply to them if you have not already checked with potential statutory providers. A number of examples of statutory sources are given in the first factsheet in this series. If you have not already read that factsheet you are strongly advised to do so before applying to charitable sources. However, it should not be considered a complete or comprehensive list and so it is probably

wise to seek advice from a specialist disability advice service, such as Scope Response, to ensure that you have considered and exhausted all possible statutory sources.

If you have decided that you need the assistance of a charity or grant-giving trust you will next need to identify which ones you can apply to. It might be possible to obtain a list from your care manager, social worker, a local advice organisation (such as the Citizens Advice Bureau), a disability organisation or local Scope contact (details available from Scope Response).

Alternatively, there are numerous organisations listed in a directory called *A Guide to Grants for Individuals in Need*, which is available in the reference section of most public libraries. Searching the guide can be quite time-consuming; it is possible to access similar information via Funderfinder, which is a computer database. To use Funderfinder you will need to supply information about the circumstances of the person seeking funding. This is entered into a computer, which then filters through the details of hundreds of different grant givers and selects those that will be the most appropriate. This list can be printed out for you to use as a guide to which grant-making organisations it might be worth applying to.

You can access Funderfinder via one of the many voluntary sector organisations that subscribe to it. Scope Response is one such organisation.

Once you have obtained a list you will need to start on the often lengthy and complex business of making applications. If you are applying for a large sum it is unlikely that you will receive all of it from one source, but it is probably wise to initially target no more than five or six organisations, rather than making applications to dozens of different ones. This allows you to concentrate on making a few very focused applications. Duplicating the same application to numerous organisations is rarely successful. This is because most grant givers receive more applications than they have funds for. By making your application really specific to their organisation they are more likely to take notice of it.

As each grant-giving organisation will have their own criteria of who they will give funds to, ensure you know what the criteria are. They may even be willing to send you a copy to refer to. Some grant givers will have a standard application form, some will require a letter of

application and others will require you to submit an application form with a personalised covering letter.

Many people waste time and energy making applications that fail because they apply to the wrong organisation (i.e. they do not fit the criteria); or they apply in the wrong way (e.g. a letter instead of an application form); or at the wrong time (some grant givers only consider applications once or twice a year and so are not able to consider applications where funds are needed immediately).

Suggestions for making a successful application

Before you start writing applications set up a 'Fundraising File'. This need not be complicated but it will save you time later and you can start on it whilst you are waiting for the information from individual grant-giving organisations to arrive. Take time to think about things clearly and write the answers down:

- What do you need the money for? Be precise; for example, if it is for an item of equipment state what it is the manufacturer, model name or number and where you will purchase it. Get a brochure and put it in your file to refer to later.
- Precisely how much money do you need? Obtain a quote from the supplier showing the exact price. If it is available from more than one source get more than one quote so that you can demonstrate you will be paying a competitive price. Grant givers are impressed by applicants who take the trouble to show they will spend the money wisely.
- What difference would receiving the grant make? It might be obvious to you how you would benefit from having a particular piece of equipment or going on a particular holiday but it might not be obvious to the grant giver as they may not be familiar with the disability and will not know about your individual circumstances. Would getting the grant also benefit others? Think about the potential benefits to carers or family members. Write a brief paragraph to summarise the benefits to all concerned.
- Think about any other things you might need funding for in the foreseeable future. Some grant givers will only make a single payment to an individual; others may limit the number of applications they will consider from an individual in a given period

of time (e.g. one application per year). It would be unfortunate to disqualify yourself from applying to a particular grant-giving organisation for an expensive thing you really needed because you had previously received a grant for something that wasn't essential or could have been funded from elsewhere. If you know that there are a number of inexpensive things that you are going to need (small pieces of household equipment for example) it might be worth 'bundling' these together into one application.

- What statutory sources have you already tried? Most funders will not even consider your application if they think funding could be provided by the National Health Service, Social Service, Local Education Authority or some other 'official' source. If you have already approached a statutory source and been 'turned down' ask them to put their decision in writing. This can provide useful evidence that you are 'forced' to approach a charitable grant giver.
- Who can support your application? Grant givers like proof that you really do need the thing you are asking for. Gather written evidence from professionals that know you. Suitable people to solicit support from might include your family doctor, hospital consultant, social worker, physiotherapist, occupational therapist, teacher or a worker from a community or disability organisation that knows you. Some grant givers require that a professional make the application on your behalf. Who might be willing to do this for you? Contact them and ensure they are willing to lend their support.
- Why can't you fund this yourself? Write down your income and your outgoings. Summarise this to demonstrate why you do not have the financial means to be self-sufficient. Many grant givers are impressed by applicants who are willing to contribute something towards the cost themselves, even if it is only a token amount.
- Be honest about your own abilities. If making the application yourself will be difficult, is there a friend, family member or professional who has the skills and time necessary to do it for you?

When making an application

- Avoid confusion by focusing on one application to one particular

grant-giving organisation at a time. Complete it before you move onto the next.

- Carefully read and adhere to any instructions that particular organisation has sent you. Make the application relevant to them.
- Remember that the people making a decision about your application will probably be considering it alongside many others. Write concisely and present it neatly.
- Avoid using complex terms or jargon.
- If you have been asked to fill out a form, avoid adding extra sheets of paper unless you have been specifically invited to do so or you feel it is essential to your application.
- If you have been asked to write a letter of application keep it concise, precise and focused. Aim for no more than two sides of A4 paper. Clearly state what you need the money for, how much you need, the benefits to you and others of receiving it, why you can not fund it yourself, what other statutory and/or charitable sources you have approached. State what (if any) contribution you or some other source is willing to make and give the name, professional status and contact details of any professionals that are supporting your application.

Once you have written the application, but before you send it:

- Put it to one side and leave it overnight, come back to it fresh the next day. Are you still happy with it?
- Consider getting someone not personally involved to check it for you. They may be able to give you some interesting insights on how clear and understandable it is going to be to someone, not familiar with you, reading it for the first time.
- Make a copy and keep it safe in your file.
- Not all organisations will acknowledge receipt of your application so if you need to know it has arrived safely tell them this and enclose a stamped addressed envelope.
- Make sure you post it in good time to meet any stated deadline.

It is important to remember that very few organisations will give funds for debts or pay retrospectively for items you have already

purchased. If you are already burdened by debt or fear you are about to be, it is essential that you seek urgent professional advice. Your local Citizens Advice Bureau may be able to advise. Alternatively you could seek advice from The National Debtline.

The other two factsheets in this series are available from Scope Response or from Scope's website.

Further information

A Guide to Grants for Individuals in Need.

Directory of Social Change, 2000/1. ISBN 190036073X

Raising Money for Good Causes, a starter guide.

Jane Sutherland and Mike Eastwood.

Directory of Social Change, 1998. ISBN 1900360349

The National Association of Citizens Advice Bureaux

Myddelton House

115-123 Pentonville Road

London

N1 9LZ

Tel: 020 7833 2181 Fax: 020 7833 4371

Website: www.nacab.org.uk

Will provide details of your local Citizens Advice Bureau. Alternatively if you have internet access you could try the National Association of Citizens Advice Bureaux's online advice guide:

www.adviceguide.org.uk

Funderfinder

65 Raglan Road

Leeds

LS2 9DZ

Tel: 0113 243 3008 Fax: 0113 243 2966

Email: info@funderfinder.org.uk

Website: www.funderfinder.org.uk

Produce two computer software packages sold to not-for-profit organisations to assist them in identifying potential funders. Cannot undertake searches on behalf of individuals or groups but will advise where you can access the software locally.

National Debtline
The Arch
48-52 Floodgate Street
Birmingham
B5 5SL
Freephone: 0808 808 4000 Fax: 0121 248 3070
Email: advice@nationaldebtline.co.uk
Website: www.nationaldebtline.co.uk

This document is for information purposes only.

For more information about cerebral palsy and Scope services

Contact Scope Response for information, advice and support. Copies of all Scope's information sheets can be downloaded from the website or obtained from Scope Response.

Scope Response hours are:

Monday - Friday 9 am to 7 pm. Saturday 10 am to 2 pm. Closed Sundays and Bank Holidays.

**Scope Response
PO Box 833
Milton Keynes
MK12 5NY**

**Tel: 0808 800 3333
Fax: 01908 321051**

Email: response@scope.org.uk

Scope's website address is www.scope.org.uk

Scope acknowledges the help and support of everyone who has been involved in the production of this information.

This information can be made available in other formats if required eg. large print or tape. We also have information about Scope and cerebral palsy available in 13 languages on audiotape and can offer a telephone interpreting service to people whose preferred language is not English.

Please contact Scope Response for more details of these services.

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