

GRASSROOTS ENDOWMENT FUND CHALLENGE FOR BARROW

1.0 WHAT IS THE GRASSROOTS ENDOWMENT CHALLENGE?

For the next three years the UK Government will provide £1 for every £2 donated (more when tax is reclaimed) to help build endowed grant making funds at the Barrow Community Trust.

The challenge is a great opportunity not only for donors to add value to their giving but to help community groups strengthen their communities "from the grassroots".

2.0 WHY DO OUR COMMUNITIES NEED YOUR SUPPORT?

Community groups are at the heart of building stronger communities. By donating to the Grassroots Endowment Fund or by creating your own grant making fund you can make a lasting difference to the people and communities in the Borough. Sadly many people in the Borough experience real hardship. Barrow is listed as the 29th most deprived local authority area out of 354 in England according to the Index of Multiple Deprivation. Barrow is in the 10% most deprived in England for the following domains:

- overall deprivation
- employment (6th overall)
- health deprivation and disability (5th overall)
- living environment (10th overall)

We are very fortunate to have over 500 charities and community organisations in the Borough. Together they make a huge contribution to the quality of life we enjoy. These organisations do invaluable work supporting people facing disadvantage and helping young people maximise their potential.

This is why we need you to give through the Barrow Community Trust.

3.0 WHAT SORTS OF PROJECTS WILL BENEFIT?

The kinds of groups involved include mother and toddler groups, after school groups, youth clubs, self help groups for people with mental and physical health issues, projects working with the learning or physically disabled, social and cultural groups, community sports groups, activity groups for older people, support groups for people from ethnic and other minorities and groups run by local people who want to tackle local issues. The list is long but the common theme is that most of these groups are led by volunteers and live a hand to mouth existence. These are just a few examples of the grants we make in the Borough:

Barrow Borough Disability Sports and Leisure Forum

Support volunteers to undergo training to help disabled people to use the trampoline in association with the Autistic Society and the Barrow Gymnastics Club £1,591

The sessions provide a structured activity session made up of trampoline and soft play activities. They involve young local volunteers who gain experience of working with young people with disabilities and training towards a trampoline qualification to assist young people with disabilities.

During the session families are encouraged to join in with activities and group consultations to help develop and improve the sessions. This is very important as parents of children with disabilities can become very isolated, and hard to engage with. Parents commented:

*"Enjoyed meeting other families in the same position, it can be very isolating",
"Seeing my child take part and enjoying themselves is very uplifting".*

Trampoline instructor's comments on one of the volunteers:

"Ryan is in year 10 at Walney Secondary School and in my opinion should be a recognised gifted and talented trampolinist in his area...I am very impressed with Ryan's development, I believe he will make a wonderful coach."



Furness Youth Project

Dreamscheme project £6,960

The funding was used to encourage young people to take an active part in the community. They did this by taking part in planned projects on the basis of work = points = trips. These included litter picks, carnival walks and a Christmas parcel appeal. The project co-ordinator commented:

"I feel the young people have learned a lot from this experience. The young people worked with different members of the community that they wouldn't always have contact with. The Christmas parcel appeal was the most rewarding for me as I

watched the relationships between old and young grow over the period of the day. The groups were amazed and excited to see the reaction of the elderly people as they were handed a food parcel. They all had a sing on the karaoke and had a great time. From this the young people receive a qualification that can be used when applying for jobs. As a result of the funding we have managed to provide fun activities in which the young people have felt able to mix and share their experiences with other organisations and young people from different areas of Barrow. In our organisation's eyes this is amazing as it helps to break down the barriers within our home town".

A590 Youth Theatre Seniors

International youth theatre challenge in Prague £2,000

The funding was needed to bring the company to performance level for *Live in Prague 2007* and for travel and accommodation costs in Prague.

The grant also met the cost of rehearsals to enable the group to perform and defend their title at the Class in action event in Prague from which they came back winners again. The A590 has grown even bigger which means more children from all walks of life get a chance to learn new skills and gain confidence.



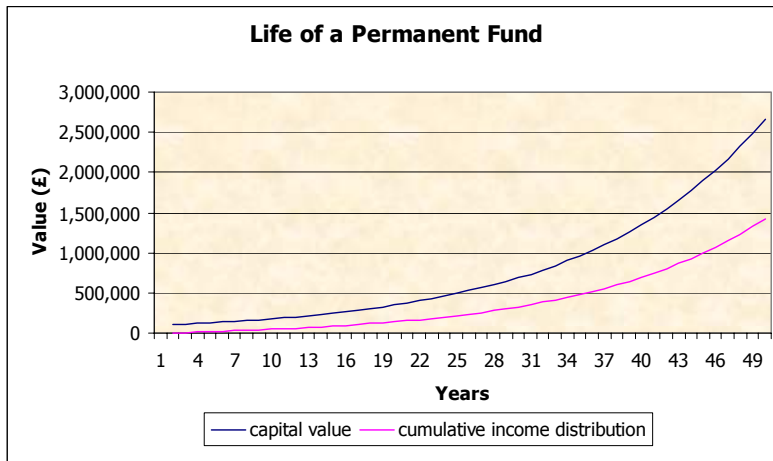
4.0 WHY DONATE TO A GRASSROOTS ENDOWMENT FUND?

A donation to the Grassroots Endowment Fund is permanent. More importantly, the income from your donation will continue in perpetuity, meaning you can continue to help organisations long into the future.

To illustrate the value of permanent funds, the Trust manages the Mary Grave Trust which was created in 1971 as a memorial to the donor's mother. It began with an initial donation of £20,000. It received a further donation of £147,382 in 1977 through a will gift plus two smaller donations in 2000 and 2005 and is now worth £1.75m. It has an income of over

£55,000 and helps more than one hundred young people from low income households annually.

The following graph demonstrates the hypothetical life of an endowed fund. The stock market is more volatile than this; however the figures are based on historical average returns.



The most important message is that your donation will continue to benefit people in perpetuity. It will also be joined by other funds and donations over time, enabling more and more people to be helped.

5.0 WHO CAN GIVE?

Individuals or business can donate.

6.0 HOW MUCH CAN I GIVE?

If you wish to create a fund we have minimum recommended donation sizes for named funds (£25,000) and donor advised funds (£50,000). Donations can be spread over the three year period of the Challenge. If you do not wish to set up a fund you can give as much or little as you want or feel able. The Government has stipulated a maximum donation size of £244,500 (drawing down a quarter of the challenge fund).

7.0 CAN I DECIDE HOW MY MONEY IS SPENT?

If you establish a grant making fund, which is like your own grant making charitable trust, the Fund can be for purposes of your choosing and named in recognition of yourself or in recognition of someone or something of importance to you. For more information about creating a fund with the Barrow Community Trust please contact us for a copy of our fund prospectus.

TAX ADVANTAGES - making donations using Gift Aid

A basic rate tax payer using Gift Aid can add 28p to every £1 donated. That means for every £1 donated the fund builds by £1.92.

If you are a UK higher rate tax payer you may claim tax relief at your marginal higher rate. This means that at current rates of tax the cost to you of a £1 donation is 75p.

Here's a worked example for a higher rate tax payer creating a fund.

Initial donation	£40,000
Higher Rate tax relief (reclaimed)	£10,000
Net cost to the donor	£30,000
Gift Aid and transitional relief	£11,282
Government tops up 50% of the initial donation plus Gift Aid	£25,641
Grassroots Fund balance	£76,923

8.0 WHY GIVE THROUGH THE TRUST?

Working with us will provide you with the reassurance that your money is spent well. The Community Trust has unrivalled grant making expertise. It has supported over 250 charities and community organisations since its inception in 2001. Projects are thoroughly appraised to ensure that they are well run and address priority need. It is our responsibility to ensure that your experience of giving money to charity and supporting local communities is an enjoyable one.

9.0 NEXT STEPS

If you want to know more or donate to the Grassroots Challenge please call me, Sarah Gardner, Barrow Community Trust Fund Development Officer, on 01229 824466 or visit our website www.barrowcommunitytrust.org and click on the 'How to Give' button.

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