



CUMBRIA FLOOD RECOVERY FUND APPEAL 2009

1.0 AIM

The Foundation has established the Cumbria Flood Recovery Fund 2009. This is for charitable purposes in connection with the relief of hardship within the county of Cumbria caused directly or indirectly by storm damage and flooding. Priorities for grant making are:

Individuals and families suffering financial hardship and
Community relief and 'rebuilding' projects

We are working closely with other agencies involved.

2.0 APPEAL TARGET

It is very clear now that substantial financial losses have been incurred. The appeal target is currently set at £2,000,000 The Foundation committed £15,000 from its own funds to prime the Appeal. This was further supplemented by a donation of £50,000 from NMP (Nuclear Management Partners) and a further from £50,000 from Cumbria County Council. There have other notable donations, for example James Walker Ltd who have a factory in Cockermouth donated £100,000.

3.0 IMPACT AND NEED

It very soon became clear that this is a major disaster. Cockermouth, Keswick and Workington have experienced the worst flooding in living memory but there are many smaller pockets of damage in every one of the local authority districts within the county. Houses, business premises and community facilities have all been damaged. Approximately 1,500 households have been directly affected by the floods.

There is significant damage to the roads, railways and other elements of the county's infrastructure. At least nine bridges remain closed and many of them need extensive and prolonged repair works. The loss of the bridge at Northside Workington is continuing to have a huge impact on the movement of goods and people in West Cumbria.

The effect of flooding is causing significant financial hardship and emotional distress. Many people in Cockermouth are now unemployed due to the extensive and severe damage to the retailers and other businesses on the Main Street, and this has an effect on local suppliers throughout the county.

The Foundation has been monitoring the impact of the floods and we continue to maintain contact with major voluntary groups involved in the recovery effort. We continue to work with the major providers of social housing to assess the impact on their tenants.

4.0 THE HALLMARKS OF THE FUND

In operating, the Fund bears these hallmarks:

- It provides a specifically Cumbrian focus for donations

- It provides a central 'clearing house' for requests for charitable support
- It operates a simple grant application procedure and responds speedily
- It attracts support from national and regional funders
- It is locally managed and accountable

5.0 FUND RAISING FOR THE FUND

The Fund was established with an initial £15,000 from the Foundation's own funds. The appeal has been promoted and supported by the Cumbrian Newspapers Group through the Evening News and Star, and many other national news media.

Funds are being sought from:

- Grant making trusts
- Individuals and businesses
- Existing and new European and national funding programmes
- Community fundraising events.

The Fund can receive restricted donations, ie funds given for specific purposes and which recognise specific donors.

The Foundation will also make special mention for major donations as required.

Donations from tax payers can be made via Gift Aid, increasing the value of each £1 donated by 28p.

6.0 GRANT AID

Application Process

Application forms for community groups and individuals are available by telephone or e-mail (enquiries@cumbriafoundation.org) from the Foundation office or via the web site (www.cumbriafoundation.org). Applications will be considered weekly. Copies of the application forms for groups and individuals are contained in Appendix 1. Urgent appeals for assistance can be considered by the Chair of the Grants Committee and a Grants Officer.

Fund Criteria

The current criteria for individual and group applicants are contained in Appendix 2.

Decision Making

Requests for financial assistance will be assessed by the Foundation's professional grants officers.

The Foundation's main Grants Committee consisting of trustees and community representatives is meeting regularly to make grants.

Funding to individuals in need will be in line with the guidance given in Charity Commission booklet [CC40 Disaster appeals](#) (January 2002).

Individual applicants must fall within the guidance provided under charity law. This does not mean that they must be destitute. An applicant who cannot afford the normal things in life, which most people would take for granted, would probably qualify. A sudden reduction in living standards could well lead to this situation. But grants will not be made which would have the effect of reducing state benefits to which an applicant might be entitled.

The Foundation believes that, understandably, many people who are suffering hardship as a result of storm damage and flooding may be reluctant to apply to the Foundation. An application can be made by one person (eg clergy) on behalf of another.

In the event of it appearing to the Grants Committee that the purposes of the Fund have been fulfilled as far as may be, and the Trustees so resolving, any balance then standing in the Fund shall thereupon be held by the Foundation for its general charitable purposes.

7.0 CUMBRIA COMMUNITY FOUNDATION – BACKGROUND

Cumbria Community Foundation is a grant making charity (Registered no 1075120). Established in 1999, it makes grants to voluntary and community groups throughout the county. It currently distributes in excess of £1m a year.

In 2001 the Foundation launched the Cumbria Community Recovery Fund to assist the people and communities affected by Foot and Mouth Disease, raising over £2.1m, the fund supported over 300 groups and more than 1000 families. Once again in 2005 the Foundation used its expertise to launch the Cumbria Flood Recovery Fund 2005 in response to the devastating storms and floods of that year

The Foundation learned many lessons from these two appeals including:

- The importance of a dedicated fund to secure and distribute financial support to community groups and individuals
- The important role voluntary and community organisations play in supporting communities during times of need
- How valuable small grants are in providing both financial and emotional support to individuals experiencing hardship
- How wide ranging and long lasting the emotional impact of such a disaster can be to individuals
- The impact on voluntary and community organisations during times of need (loss of income, opportunities to expand services and respond to need)

8.0 CUMBRIA FLOOD RECOVERY FUND 2005

Following the devastating floods and storms of 2005 Cumbria Community Foundation launched and managed the Cumbria Flood Recovery Fund 2005. This Appeal raised a total of £812,000 and provided support to over 938 households supporting over 2,000 individuals and 67 voluntary and community groups.

The Foundation's experience from this fund suggests that support will be needed in two phases.

Phase one: immediate support:

Individual grants for households in priority groups (over 70s and under 5s and people with disabilities) and those without contents insurance (and occasionally buildings insurance). Group grants to front line services such as Red Cross, Citizens Advice Bureaux, Law Centre, furniture and white goods recycling and activities for children and young people.

Phase two: supplementary support:

Individual grants for households whose income has been affected over a long term period and households who have continued to experience increased household expense due to relocation resulting from the flood.

Group grants to organisations who have suffered damage to their property, those providing emotional support and counselling and community celebrations once residents have returned to their properties.

9.0 THE FUTURE

It is still not certain how much damage has been caused, nor the extent of its adverse effects. A flexible response is therefore required. The Trustees of the Foundation are determined to do all in their power to meet needs in the fields in which the Fund will be applied. They are ready to increase the appeal target, and to modify the organisation of the appeal and the systems of grant making to satisfy emerging needs.

APPENDIX 1

Cumbria Flood Recovery Fund

Emergency grants for individuals and families

Grants may be made for charitable purposes to relieve hardship in Cumbria caused directly or indirectly by the storms and flooding in 2009

Funded by donations from individuals, local businesses and government bodies

Who can apply?

individuals or families whose homes have significant structural damage or flooding

employees who have lost work or income because of storm or flood

We can provide support for the following:

cleaning up

emergency repairs

clothing

food and drink

heating and heating equipment

child care equipment

basic furniture

This is not an exhaustive list

Priority will be given to households with:

people over 70

children under five

people with physical or learning disabilities or mental health needs (eg receiving Disability Living Allowance, Incapacity Benefit or Attendance Allowance)

low incomes

If you are interested in applying, please read the following details carefully

We will **not** normally fund:

people who are fully insured

vehicles

businesses

How much can you apply for?

People who are eligible for Social Fund community care grants and loans

If you are on certain state benefits* you may be eligible for a small Social Fund grant. Many people may also be able to get a crisis loan from the Social Fund through JobcentrePlus.

*Income Support, Income based Jobseekers' Allowance, Income related Employment and Support Allowance or Pension Credit

We may also ask you for the name of a referee who is known to you and can vouch for your circumstances

Grants are also available for voluntary and community groups

If you would like to know more about this fund please contact David Andrews (Tel 01900 820828/820827/825760 Fax 01900 826527)

Download the Application Form and save it to your computer

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Cumbria Flood Recovery Fund

Emergency grants for voluntary and community groups

Grants may be made for charitable purposes to relieve hardship in Cumbria caused directly or indirectly by the storm and flooding in November 2009

Funded by donations from individuals, local businesses and statutory bodies

Who can apply?

Voluntary and community groups who:

are providing immediate relief to people who have been affected by the storms and floods

will be providing longer term community rebuilding projects

have experienced significant structural and or flood damage

We can provide support with:

Relief services

shelter

food

clothing

cleanup

Additional support services

information/advice

counselling

care services eg day care or respite

Longer term projects

community rebuilding

Priority will be given to voluntary and community groups providing support to one or more of the following groups of people:

Older adults

families with young children

people with physical or learning disabilities

people with mental health needs

people on low incomes

and to projects:

showing evidence of collaboration with other service providers

maximising the use of volunteers

If you think your group is eligible for a grant please read the following details carefully along with our Applying for money sheet.

We will **not** normally fund:

flooded voluntary and community groups who are fully insured
businesses
any non charitable activity eg political
fundraising events
substitution for statutory funding

How much can you apply for?

Maximum grants will normally be £5,000 (£10,000 in exceptional circumstances)

We also administer a number of other funds and will automatically consider appropriate applications

Grants are also available for individuals and families

**If you would like to know more about this fund please contact David Andrews
tel 01900 820828/825760 fax 01900 826527)**

Apply online: Application Form or if you are applying for less than £1,000 the Small Grants Application Form

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Registered charity 1075120

APPENDIX 2

Support for Individuals and Families Application Form

PLEASE RETURN THIS FORM TO

Cumbria Community Foundation, Dovenby Hall, Cockermouth CA13 0PN
telephone 01900 825760 fax 01900 826527 email enquiries@cumbriafoundation.org

Please read the advisory notes before completing the form. If you are unsure about the meaning of any section please contact a Grants Officer on 01900 825760.

Name of applicant	Mr/Ms/Mrs/Miss/other
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Address for correspondence	
	Postcode

Usual address <i>if different</i>	
	Postcode

Daytime phone	
Mobile phone	
Email	

Number of people in household	
Of those, how many aged over 70	
Of those, how many aged under 5	

Is there anyone receiving *tick as appropriate*

Disability Living Allowance Incapacity Benefit Attendance Allowance

Type of housing *tick as appropriate*

Detached Semi-detached Terraced Bungalow Ground floor flat

Upper floor flat

Owner **Tenant**

Landlord's name <i>if applicable</i>	
Address	
Contact number	

Describe the impact of the flood or storm *eg house flooded, loss of electricity*

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Financial situation

How much do you have in outstanding loans? <i>if any</i>	
How much do you have available in your overdraft? <i>if any</i>	
If you have spoken to your bank, what have they agreed?	
What savings do you have? <i>if any</i>	
What is the total income in your household?	weekly / monthly / yearly

Which of these benefits does anyone in your household receive?

tick as appropriate We may ask for proof

Income Support Income based Jobseeker's Allowance Pension Credit

Housing Benefit Council Tax Benefit

Are you fully insured? *tick as appropriate* Yes No

Have you applied for any other funding? eg Social Fund Yes No

If yes please name funders, whether applied or secured and amount

What will the Cumbria Flood Recovery Fund help with?

Please give brief details and estimated cost for each heading

Description	Details	£
Cleaning up		
Emergency repairs		
Clothing		
Food and drink		
Heating and heating equipment		
Cookers and kettles		
Child care equipment		
Beds and bedding		
Basic furniture		
Other <i>please state</i>		

Total		
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If you want a cheque making out to a different name from question 1 state name here

Data protection: Cumbria Community Foundation will process information on this form. We will hold the information on computer. We may provide copies of the details to partner organisations including government bodies (eg local council). Please say here if you do not want us to share information with other organisations.

Please include a copy of a document with your name and address such as a driving licence, electricity bill or bank statement

The Foundation reserve the right to reclaim any money which has been paid as the result of fraudulent or misleading claims

Signature	Date
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This needs to be a personal signature and the form returned by post

Group Application Form

PLEASE RETURN THIS FORM **BY EMAIL** if possible even if you have to post supporting documents to Cumbria Community Foundation, Dovenby Hall, Dovenby, Cockermouth CA13 0PN telephone 01900 825760 fax 01900 826527 email: enquiries@cumbriafoundation.org

However you must post us a copy of the Section 9 declaration.

Please read the advisory notes before completing the form. If you are unsure about the meaning of any section please contact a Grants Officer on 01900 825760. Complete the form as fully and clearly as possible.

Section 1 - Your organisation

Name of your organisation _____

Address _____

Phone _____ Email _____

Website _____

Start date of group *month and year* _____

Contact person *Mr/Ms/Mrs/Miss/other* _____

Address for correspondence _____

_____ Postcode _____

Role _____

Phone daytime _____ evening _____ mobile _____

Email _____

Is the organisation * a registered charity / company limited by guarantee / unincorporated club or association / community interest company / other (*please name*) / part of a larger regional or national organisation? * *delete as appropriate*

Registered charity and/or company number *if applicable* _____

How many of the following do you have? full time staff/workers _____
part time staff/workers _____ management committee _____ members _____
volunteers and helpers _____ volunteers and helpers (under 25 years) _____

What are the aims and main activities of your organisation?

Section 2 - Your project

What is the project you are applying for? *Title (up to eight words)*

What is your average income *over the last three years, or to date if shorter* £ _____

Have you received grant funding before from us or any other funder? Yes / No *delete one*

Are you seeking other funding for this project? Yes / No *delete one*

Is this: a new project / to continue existing work *delete one*

When do you want to start spending a grant? ___ / ___ / 20 _____

When do you expect to finish spending? ___ / ___ / 20 _____

Which area do most of the beneficiaries come from (*include postcode if possible*)

Section 3 - Project details

What would you like to do with your grant? *Please describe your project or activity*

Explain how you know that the people in your community want this project/activity and what evidence have you collected to demonstrate this *Only complete if asking for over £1,000*

Please explain how the people or community accessing your services are disadvantaged and tell us about the issues they face *Only complete if asking for over £1,000 or for Comic Relief*

Please outline the benefits and outcomes that you expect to achieve as a result of the funding

Please explain how you will collate, measure and report the benefits you describe in the question above *Only complete if asking for over £1,000*

How do you see this project/activity progressing after this funding comes to an end or do you see this as a one off project/activity *Only complete if asking for over £1,000*

Section 4 - Who will benefit

Approximately how many beneficiaries will there be? _____

Who will benefit from your project? *Please mark main group with a '1' and tick as many boxes as apply*

Adults		Migrant workers	
Alcohol or drug addiction		Not in education, employment or training	
Black and minority ethnic groups		Older people	
Carers		People in rural areas	
Children and young people		People in urban areas	
Disadvantaged or low income		People with general health issues	
Ex-offenders and prisoners		People with learning difficulties	
Families		People with mental health difficulties	
Homeless people		People with physical disabilities	
Lesbian, gay, bisexual and transgender people		People with weight or obesity issues	
Local residents		Refugees and asylum seekers	
Lone parents		Unemployed people	
Men		Women	
Other <i>please describe</i>			

Please tick the ethnic origin of users who will benefit from your grant
Please mark main group with a '1' and tick as many boxes as apply

Asian or Asian British - Bangladeshi		Asian and white	
Asian or Asian British - Indian		Black African and white	
Asian or Asian British - Pakistani		Black Caribbean and white	
Asian or Asian British - Other		Other dual ethnicity	
Black or Black British - African		White British	
Black or Black British - Caribbean		White Irish	
Black or Black British - Other		White Eastern European	
Chinese		Other white	
		Gypsies and travellers	
Other <i>please describe</i>			

What issues will your project address?

Please mark main group with a '1' and tick as many boxes as apply

Arts and culture		Poverty and disadvantage	
Community support and development		Racial and cultural integration	
Counselling, advice or mentoring		Religion	
Crime		Rural issues	

Disability and access issues		Social enterprises	
Education and training		Social inclusion	
Employment and labour		Social services and activities	
Environment, recycling or renewable energy		Sport and recreation	
Health and wellbeing		Supporting family life	
Housing		Transport issues	
IT and technology		Volunteering	
Other <i>please describe</i>			

What age groups will benefit? *Please mark main group with a '1' and tick as many boxes as apply*

Early years <i>0-4 years</i>		Young adults <i>19-25 years</i>	
Children <i>5-12 years</i>		Adults <i>26-65 years</i>	
Young people <i>13-18 years</i>		Seniors <i>65+</i>	

Section 5 - Project budget

What is the total cost of the project? £ _____

How much has been raised so far (if any)? £ _____

How much money are you applying for in total? £ _____

Budget breakdown summary (including VAT) *Please provide a breakdown of costs*

Cost heading	Relating to entire project £	Requested amount £	Details (eg 3 staff @ £7/hr for 14 weekly 2hr sessions)
Staff costs			
Volunteer costs			
Operational/activity costs			
Office, overhead, premises costs			
Capital costs <i>over £500 with life of at least a year</i>			
Publicity costs			
Other <i>please specify</i>			

If you are applying for money for more than one year please explain how the amounts are split between the years. *Please check that the fund concerned does multiyear grants*

Please tell us what income you expect from fees, who else you have applied to or secured funds from for this project and about any other income source

Income		£
Grant applied for as question 37		
Fees		
Other funder <i>name</i>	applied/secured	
Other funder <i>name</i>	applied/secured	
Other funder <i>name</i>	applied/secured	
Other funder <i>name</i>	applied/secured	
Other income <i>please state</i>		
Total as question 35		

Section 6 - Bank details

Do you have a bank account in the organisation's name? Yes / No *delete one*

If not, give the name of the organisation which will handle the money for you

Details of account to be used for a grant:

Bank or building society name _____

Bank or building society address _____

_____ Postcode _____

Sort code ___ - ___ - ___ Account number _____

Name of account (eg your group's name) _____

Section 7 – Independent referee

Please give details of a person in a professional or public position whose status we can check. They must be completely independent of your organisation but know its work well and know about the project for which you are requesting funds. Please do not give the details of a relative, friend, partner, another member of the group or anyone who would benefit from a grant being awarded to your project.

Title *Mr/Ms/Mrs/Miss/other* _____

Full name _____

Job title _____

Organisation or employer _____

Address _____

_____ Postcode _____

Telephone numbers: daytime _____ mobile _____

Email _____

How long has your referee known the group? _____ years

Section 8 - Additional documents

Please enclose with your application the following (preferably by email)

If we have the latest version you do not need to supply it, but quote our four-figure application number when you submitted it

1. Your **constitution** or rules

We do not need this for the following:

Registered charities

where you have included your registration number in Part A

Faith groups which are exempted from charity registration

These uniformed groups:

*Air, Sea and Army Cadets, Boys' and Girls' Brigade, Girlguiding,
Scout Association, Woodcraft Folk*

2. Your annual **accounts** (and annual report if you have one)

unless you have been running for less than a year

3. A **bank statement** from the last three months for the account you want a grant paying into

4. Your **child protection policy** *if you work with under 18s*

5. Your **vulnerable adults policy** *if relevant*

6. Please also email us any relevant **digital photos**

Section 9 – Declaration

If offered grant aid you must agree to the following conditions:

If additional information is required, you must claim the grant within two months of the offer.

Unclaimed grants will then be withdrawn. Any other arrangement must be agreed in writing with your grants officer

the grant will be used for the purpose it was approved for

records will be kept of expenditure for at least seven years and will be supplied to us if requested

the project does not discriminate on the grounds of race, sex, religion and as far as is practicable, disability

any proposed material change to the project will be notified to us

the Foundation and any grant programme funder is acknowledged on any publicity material displaying any acknowledgements we provide

providing copies of relevant photos and press publicity which we may use
the grant is a donation and we are not liable for the consequences of its use
the project complies with all relevant legislation and adopts good practice in ensuring that child
protection and safety measures and insurance suitable for the project are in place
you will notify us if an allegation relating to child protection or health and safety is to be
investigated or has been proved

Data protection: we will process information on this form. We will hold the information on
computer. We may provide copies of the details to partner organisations. Details of successful
applications may be sent to the media.

State Aid: Please certify whether you have received over €200,000 (about £160,000) of public
money in the last three years. Smaller amounts are regarded as too small to significantly affect
trade or competition. They fall outside the category of state aid which is banned by the
European Community Treaty and can be awarded without notification to or clearance by the
European Commission. Member states are required to track state aid (called de minimis aid) and
ensure that the amount from all sources in any three year period is no more than €200,000.
Please provide details below of all other de minimis aid. A false declaration could give rise to the
aid being recovered with interest.

any other conditions set by the Grants Committee have been met

I (<i>print name – must be a committee member or senior officer</i>)	
Accept the above conditions on behalf of the above named group in my position as (<i>chair etc</i>)	
I wish to apply for grant aid under the De Minimis Regulation (EC) Article 87(1) and confirm that	(<i>delete one</i>) either we have been given the following grants from statutory bodies within the last three years (<i>insert details of providers, amounts and dates here or on separate sheet</i>) or no grants from statutory bodies have been received in the last three years
Signed	
Date	

Section 10 – Final checklist

Now please spell check this form

Included:	This form	Section 9	Constitution	Accounts	Bank statement	Child protection policy	Vulnerable adults policy
Tick							
Reason not		n/a					

needed							
Sent with previous application – quote application number		n/a					
Method	Email if possible	Must be posted	Email if possible				

When completed please send all documents to

Cumbria Community Foundation
Dovenby Hall
Cockermouth
Cumbria CA13 0PN

For further information

email enquiries@cumbriafoundation.org or phone 01900 825760

Cumbria Community Foundation manages grant programmes on behalf of

Allerdale Borough Council CN Group Coalfields Community Chest Comic Relief Cornwall Light and Power Company Ltd
Cumberland and Westmorland Herald Cumbria County Council Edmond Castle Educational Trust European Union Fluor Ltd
Gibb Charitable Trust High Sheriff of Cumbria Holehird Trust HSBC Janetta Topsy Laidlaw Trust
Joyce Wilkinson Charitable Trust Mary Grave Trust Nuclear Management Partners Ltd Nuvia Ltd Office of the Third Sector
Rockcliffe and Westlinton CWM Trust Fund Roselands Trust Russell Armer Ltd RWE npower Violet Laidlaw Trust Fund
Your Energy Ltd