



Guidance: Applying for our Financial Security Programme Award

If you have any communication support needs that make reading this guidance or completing an application form difficult or impossible, please contact us on 0141 353 7300 or programmes@therobertsontrust.org.uk to discuss alternative ways you can apply.

The closing date for Stage 1 applications is **12 noon, Wednesday 23rd November.**

Financial security open call

We are currently inviting Programme Award applications through an open call on the theme of financial security in Scotland.

Financial security is about ensuring people and families have: (i) income adequacy - enough money to live a dignified quality of life (ii) income security – dependable income that doesn't fluctuate unexpectedly (iii) affordable costs – manageable costs that are affordable and plannable (iv) financial safety nets – access to savings, insurance, affordable credit, and advice needed to offer security even if things go wrong. People in poverty are very likely to be financially insecure. However, financial insecurity is likely to extend beyond low-income people and families. Financial insecurity is likely to be one of the major causes of poverty and associated trauma.

For our financial security open call for applications, we are particularly interested in proposals that relate to one or more of our three priority areas:

1. Strengthening social security in Scotland – reform here and now or long-term change (or both)
2. Reducing the costs of essential goods and services – ensuring the fundamentals of a dignified quality of life in Scotland are affordable for all
3. From crisis to security – preventing and relieving financial crisis now and in the future in Scotland

Priority areas

1. **Strengthening social security in Scotland**

We mean social security in its broadest sense, the ability to pool risk across society and to help each other when things go wrong. This includes the social security system, but it goes beyond it too.

This could include work to:

- Improve take-up of existing social security payments, including through automation or other ways to simplify the system for people who use it (including Scottish flexibilities through the UK-wide system).
- Increase the levels of existing social security payments (including uprating).
- Deliver near-term reform of payments devolved to the Scottish Parliament, including Scotland-level payments (devolved payments such as Scottish Child Payment, Best Start Grant, Carers Assistant and Disability Assistance etc.) and local level payments (payments made through local authorities such as council tax reduction, school clothing grants etc.).
- Deliver long-term reform of social security in Scotland including further devolution, and big ideas such as a Minimum Income Guarantee or other new ideas for reform. This could include framing and opinion work and tackling other potential barriers to reform.
- Increase other income for particular population groups such as child maintenance.

2. **Reducing the costs of essential goods and services**

We are interested in how we can ensure that the costs of what people need to live a dignified quality of life are affordable, plannable and manageable. These types of costs include housing, energy, food, broadband and digital, water, council tax and other essential bills, travel and costs specific to key population groups such as additional costs related to childcare, dealing with disability and unpaid care.

This could include work to:

- Reform the existing support available to help with these costs.

- Develop and test new approaches to reducing these costs for low-income people and families.
- Reduce essential costs faced by low-income people and families in Scotland.

3. From crisis to security

We are interested in how we can better design services and activity to prevent financial crisis for people and families in the first place and/or to work with those in financial crisis to stabilise their finances and prevent financial crisis repeating in the future.

This could include work to:

- Develop new approaches to ensure people and families on low incomes have the access to savings, insurance, crisis funds (such as Scottish Welfare Fund) and affordable credit they need when things go wrong.
- Deliver a dignity and human rights-based approach to debt and arrears in Scotland, including debt and arrears to public bodies.
- Develop new approaches to providing advice earlier and more proactively to people and families prior to reaching crisis point (including new data-led approaches to identifying and targeting people and families who need help).

Across each of these three areas we will not fund direct service delivery through our Programme Awards unless it is testing a new approach that has the potential to improve the broader system and wider service delivery. Please see below for illustrative examples of the types of projects we would not fund.

We are not prioritising work-related financial security through this Programme Award call, such as how we drive increased earnings and more secure, higher-quality work. However, we are developing our plans for our Work Pathways theme and will be able to provide more details on this soon.

Through Programme Awards we will support work which aims to deliver big change that lasts on tackling poverty and trauma in Scotland. For more information on what we mean by poverty and trauma, [click here](#).

Through our Programme Awards, we are interested in providing funding and working alongside organisations to drive the ideas and work that can ultimately deliver the change we wish to see on tackling poverty and trauma in Scotland, in line with our priority areas above. This could be through:

- i. Research and development projects – work to develop good ideas with high potential for change at scale, including work to build partnerships and participation to design and deliver good ideas.
- ii. Test and demonstration projects – work to test and demonstrate new approaches to services and work that can reduce poverty and trauma in Scotland, in line with our three priority areas above.
- iii. Research focused on change - we are not a research funder but we will fund research where it can clearly and demonstrably connect to action to deliver change
- iv. Advocacy, policy, campaigning and influencing projects – to change policy, practice, attitudes and behaviours

We want to support work focused on Scotland, with the aim of delivering impact on poverty and trauma. Organisations do not need to be Scotland-based but do need to be working in Scotland and to display a good understanding of the context in Scotland in order to show potential for big change that lasts.

What do we mean by big change that lasts?

We want to fund work through our Programme Awards that can deliver big change that lasts on poverty and trauma, and through this call we are focused on our financial security theme and our three priority areas. We want to fund work that has a clear, thought-through and demonstrable potential to lead to significant impact on poverty and trauma at scale. This could either be in general, across low-income people and families overall, or for particular population groups or geographical areas at greater risk of poverty and trauma in Scotland.

For us, big change that lasts means delivering systems change, strategic change and/or long-term change. Put simply we want to fund work over the near-term that has the best possible chance of delivering significant impact on poverty and trauma over the long-term. **Applications that can demonstrate a clear link between the proposed work and a long-term impact on poverty and trauma in this thematic area will be most likely to be successful.** This includes thinking through the links and the logic between the first and next steps of the work and the ultimate aim, the people and organisations that will need to act to deliver that aim, the activity that might enable them to do so, and the partnerships and coalitions of support needed to maximise the chance of that happening.

Some refer to this as a theory of change and/or logic models. We don't mind what you call it, we just want to know you have thought through how you need to act, and who you need to act on, to deliver the change we want to see, and why this proposed work has the best chance of succeeding in doing so.

Population groups

We are particularly interested to see applications from organisations working in a focused way with at least one of our prioritised population groups within low-income families and/or those at risk of poverty, which are:

- Larger families
- Lone parent families
- Families with young children
- Young parent families
- People and families with a disability
- Black, Asian and minority ethnic people and families
- Single and couple households without children
- People with experience of the care system
- Asylum seekers and refugees, including people and families with no recourse to public funds status

The Robertson Trust is increasingly aiming to build participation with people with experience of poverty and trauma into much more of what we do. This includes what we fund and who we work with. Meaningful and ethical co-design and co-production with people with experience of poverty and trauma will be one of our key criteria for assessing applications through our Programme Awards.

What will we not consider funding through this open call?

We will not fund work through Programme Awards that could be funded through [Our Funds](#), including Large Grants. The Large Grant guidance is [here](#). We have outlined some illustrative examples of projects we are likely to fund through our Programme Awards below, but this is not an exhaustive list and is there for reference only.

Overall, we will not fund work unless it can demonstrate a high potential for delivering big change that lasts. This will need a well-thought through plan for how the proposed work links to delivering long-term change on poverty and

trauma in general, and on financial security and our three priority areas specifically.

As outlined above big change that lasts could be for low-income people and families as a whole or for population groups or areas more likely to be at risk of experiencing poverty and trauma.

The following is not an exhaustive list but provides broad examples of the type of work we would be unable to fund within Programme Awards:

- Projects that would be eligible for support through [Our Funds](#).
- Work that is not relevant to our financial security theme in general and our three priority areas in particular.
- Direct delivery of services, unless this is testing and demonstrating a new approach which has a good potential to lead to wider change and is in line with our three priority areas.
- Unrestricted funding (though we do encourage full cost recovery and will fund a proportionate share of organisational overheads through Programme Awards).
- Wider interventions and approaches which do not have a clear connection to delivering big change that lasts on tackling poverty and trauma in Scotland.
- Applications which are about improving or changing internal organisational capacity, capabilities or structure (unless there is a clear link to how this will improve outcomes for people experiencing poverty and/or trauma).
- Work which solely seeks to build understanding of the *causes* of poverty and trauma as opposed to delivering *solutions* on poverty and trauma.
- Restricted funding for capital projects.

The following provides more specific illustrative examples of work less likely to be successful (this list is also not exhaustive):

- Income maximisation or benefit maximisation work unless it is predominantly about testing a new approach that could improve the system as a whole.
- Money, debt or other advice projects unless it has a clear focus on improving how advice is targeted or delivered in a way that could improve the system as a whole.
- Food, energy and direct provision of other essential goods and services unless it is primarily aimed at testing a new approach that could improve the system as a whole.

- Hardship funds or other funding for onward distribution directly to people and families unless it has a significant element focused on how such provision can be changed to improve the system as a whole.
- Research focused on problem analysis without a significant change-focused element.
- Policy and influencing projects that do not demonstrate a clear understanding of the actors and decision makers being targeted and the decisions and influencing points in mind.

If you have questions on what we will not be seeking to fund please email programmes@therobertsontrust.org.uk.

Who are Programme Awards for?

This open call for Programme Awards is available to organisations working in Scotland with an annual income of more than £100K. Annual income is based on the money you received in the last financial year, as presented in your most recent set of audited annual accounts.

Programme Awards are open to:

- Organisations working in Scotland with an annual income of more than £100,000. Organisations do not need to be based in Scotland, but the proposed work does need to aim to have an impact in Scotland.
- The following types of organisations are eligible to apply:
 - Registered Charities
 - Asset Locked Community Interest Companies (*must be able to demonstrate a satisfactory asset lock demonstrating how they do not distribute assets or profits to individuals or third parties*)
 - Housing Associations
 - Credit Unions
- Partnerships led by one of the organisations above can include other types of organisations (such as companies or public bodies) – see *In Partnership?* below.

If the proposed project is being delivered by a subsidiary company with a different legal structure to that outlined above, the application (Stage 1 application) should be made by the parent company, which must meet our published eligibility criteria.

Organisations already in receipt of another award from the Robertson Trust are eligible to apply through Programme Awards as long as the proposed work is

different or additional to what we already fund. The Robertson Trust has other funding available to some organisations with an income of less than £2 million - for more information see [Our Funds](#).

Who can't apply?

- Organisations with an annual income of less than £100K.
- Other types of organisation which are not listed above.

What can I apply for?

We will look to ordinarily make awards for up to five years or less, with a total award amount of between £20,000 and £500,000.

We expect feasibility and development work to be at the smaller and shorter scale of what we will fund through Programme Awards, with test and demonstration work more likely at the larger and longer scale of our Programme Awards.

Programme Awards are open to registered charities, Community Interest Companies, Housing Associations and Credit Unions. The total budget available through this Programme Award call will be up to £2m, subject to level of demand and nature of proposals we receive.

- Project restricted revenue funding for up to five years, for a total award usually between £20K and £500K. This can include staffing costs and direct delivery costs. We will look carefully at the amount of funding requested as against the existing size and income of the organisation. It is unlikely that small organisations will be successful for larger awards.
- We encourage applicants to include within their project budget full cost recovery (i.e. direct project costs and a proportionate share of organisational overheads), in addition to evaluation costs. We are happy to consider both part funding and fully funding the costs of Programme Award proposals.
- Given current and projected levels of inflation it is important proposals for more than one-year include a realistic assumption for cost-of-living and price increases.

What do I need to apply?

- A minimum of three unconnected Trustees on your organisation's Board. By unconnected we mean not related by blood; married to each other; in a relationship with each other or living together at the same address. We will ask this at Stage 1.
- Recent audited annual accounts. We will seek this at Stage 2 if you are successful at Stage 1.
- A safeguarding policy. If your organisation directly supports infants, children and young people or vulnerable adults, we would expect you to have an appropriate policy document which sets out how you will keep them safe. We will seek this at Stage 2 if you are successful at Stage 1.
- A policy on equality and diversity. We want to know that your organisation has a written agreement detailing how you will avoid discriminating against people, and how you will create a safe and inclusive atmosphere both within your workplace and for the people you support. We will seek this at Stage 2 if you are successful at Stage 1.
- A Living Wage policy or an outline of progress being made towards paying the real living wage and more widely fair work criteria. We will seek this at Stage 2 if you are successful at Stage 1.

In partnership? If you're making an application on behalf of a formal consortium of more than one organisation, please be aware that we will require a signed copy of your Memorandum of Understanding if you're invited to the second stage of our application process, which includes the contact details for all partners and covers all key aspects of the partnership (including for example GDPR arrangements). Please note that the lead organisation should make the application on behalf of the consortium and must therefore meet our key eligibility and criteria. Other partners in the consortium do not need to meet our eligibility criteria.

How will applications be assessed?

Our assessment processes will include assessors from across the Robertson Trust staff team and may include external assessors for some applications. We are interested in applications that can demonstrate a high level of quality across a range of areas. This includes:

- An understanding of poverty and trauma and financial security – does the application display a strong understanding of The Trust's strategic aims to tackle poverty and trauma, and our thematic priority of financial security

(and any links across our other themes)? Does this application link to one or more of our three priority areas for this open call?

- A strong focus on communities and engagement – does the application show it has plans in place for successful engagement from other relevant people and organisations that can help to maximise the chances of delivering big change that lasts?
- An obvious priority placed on participation and relationships – are people with experience of poverty and trauma meaningfully and ethically at the heart of design and delivery of the work or, if not, has a strong case been made as to why not?
- A clear focus on impact and delivery – does the application have the organisations and staff team in place with the skills and experience necessary to deliver the impact desired?
- A potential for change and scale – does the application have a well thought through and persuasive theory of change with potential for sufficient scale of impact on poverty and trauma, either in general or for specific population groups/geographical places?

How do I apply?

The application process for this open call will be in two stages: an initial Stage 1 shorter application followed by a full application for those who reach Stage 2.

Applicants that are successful in reaching Stage 2 may be eligible for a small award of funding (usually around £5k depending on development work needed) to help cover the costs in developing the application further for the second stage.

To apply through this open call please send us your Stage 1 application to ??? by 12noon 20th November 2022. A link to the application can be found here???

Please contact us at programmes@therobertsontrust.org.uk to discuss alternative ways to apply.

What happens next?

We'll email you to let you know that we've received your Stage 1 application. This will then be reviewed, together with all proposals we receive and we will aim to let you know the outcome of our decision by the 20th January 2023.

We may arrange a brief conversation with applying organisations after the Stage 1 deadline, should we need to clarify details of your application. This conversation would likely be in the first two weeks of December and, if possible, should include any key partners within the application.

If you are invited to proceed to the next stage, we will send you a link to our Stage 2 application form at the end of January 2023 with a clear deadline. This second stage of the process may involve a more in-depth conversation between applicants and members of our Programme Award team here at the Trust to explore in more detail the nature of your proposal. We'll aim to let applicants know the outcome of Stage 2 before the end of March.

Feel free to get in touch.

If you have any questions about applying for our Programme Award, please contact us at programmes@therobertsontrust.org.uk. We've done our best to make sure the above guidance is clear, however, if you have any feedback on this, we'd welcome the chance to talk to you about it.