

Deaf and Disabled People's Organisations (DDPO) Fund

Guidance for Applicants

Thank you for taking the time to understand whether we're the right funder for your organisation.

Please read this document before you start your application as it explains who and what we fund, as well as how we make decisions. This guide has 5 sections:

- 1** Background
- 2** Initial eligibility criteria
- 3** Programme criteria
- 4** What we don't fund
- 5** Appendix: frequently asked questions

Hopefully, it tells you everything you need to know about us but if you still have any questions, please email enquiries@lloydsbankfoundation.org.uk or call us on 0370 411 1223 before starting your application.

Wishing you every success with your work,

Lloyds Bank Foundation for England and Wales

1. Background

Deaf and Disabled people experience high levels of structural and historic exclusion and discrimination, coupled with rising poverty and inequality. This manifests itself through a multitude of barriers they experience in daily life across health, housing, transport, goods and services, civic participation and cultural/leisure provision.

In recent years, we have seen more and more organisations, led by and serving Deaf and Disabled people, experiencing cuts to their funding and being forced to close.

This programme is aimed at **registered charities and CICs which are led by and working for Deaf and Disabled people**. Your organisation will work directly with Deaf and Disabled people over the long term to support them to: have more choice and control over their lives, access their rights and entitlements and challenge the barriers they face.

Your work will be based on a social model of disability and you will be able to show how this understanding shapes the work that you do, and enables people to have their voices heard.

Successful applicants will receive a grant of £75,000, over three years (£25,000 per year). The grant will be unrestricted, so organisations awarded funding will be able to use the grant to support any costs that further your organisation's social purpose.

This document is also available in an easy read format, British Sign Language (BSL) and large print format. Please visit our [website](#) to access these.

A note on language

We use the term 'Disabled people' to refer to the following groups of people: people with physical impairment, visual impairment, hearing impairment, people with long term health conditions, people with invisible impairment, people with learning difficulties, people who experience mental distress and people who are neurodivergent. We use the term 'Deaf people' to refer to people whose first language is British Sign Language.

We know that language is imperfect and always evolving and we understand that it can vary from person to person. We believe in the [Social Model of Disability](#) and recognise that the society we live in has been developed and designed in a way that makes life harder for Disabled people. Therefore, we have adopted language, developed by the

Disabled people's movement over the last 40 years, that reflects this social model understanding of disability wherever possible. For example, we will say 'Disabled people' instead of 'people with disabilities'.

We appreciate that this can be a personal experience and people will have differing views on this. We want to acknowledge and respect people's lived experience of disability. Please tell us if you have any preference for the language we use when we talk to you.

Number of grants we will award

We get more applications than we can fund in any one year.

In 2023, we made 42 grants with a total value of over £3m through this funding programme.

We received 118 applications and 106 (89%) met our initial eligibility criteria. Of those, we funded 42 organisations (35%).

We are expecting to make a total of **42 grants** this year.

Deadline for funding applications

The closing date for applications is **28 August 2024**.

You will be informed of the outcome of your application by **13 December 2024**.

2. Initial eligibility criteria

Your charity, charitable incorporated organisation (CIO) or community interest companies (CIC) must meet the relevant criteria below to be eligible to apply for a grant from us:

Registered Charities and CIOs must:

- Be **registered as a charity or a charitable incorporated organisation (CIO)** with the Charity Commission if you are registered in England and Wales or the Index for

Charities if registered in the Isle of Man. We will ask for your charity registration number at the start of your application.

- Have **at least one set of annual accounts** showing as ‘received’ on the Charity Commission website, covering a twelve-month operating period. **If you are based in the Isle of Man**, we will ask you to submit your latest set of accounts.
- Have a **Board of at least three trustees** in place who are **not related to other Board members** and have their names appearing on your Charity Commission records.

Community Interest Companies must:

- Be **Limited by Guarantee or Limited by Shares under Schedule 2** and be registered with Companies House. We will review your Articles of Association that show you have an **asset lock** in place and that you have named the organisation that will receive the company’s assets on dissolution. If there is no named organisation, this will need to be in place before your application can progress to full assessment.
- **Have at least one set of annual accounts filed with Companies House** that show a track record of frontline delivery. You must also have filed your CIC Annual Report CIC34 for the last year. We will ask you to submit your profit and loss account for your latest financial year.
- Have **at least three unrelated Directors** sitting on your Board who are registered with Companies House.
- No Director should hold **more than 50%** of the company’s voting rights or have the sole right to remove other Directors.

All organisations must:

- **Be based and working in England, Wales or the Isle of Man.** Most of your organisation’s time and money is spent on activities in England, Wales and/or the Isle of Man helping people living in these areas.
- **Have an annual income of between £25,000 and £500,000** in the last set of published accounts. This is total income and, in the case of consolidated accounts, should cover all entities within those accounts.
- **Have a bank account in the name of the organisation** with unrelated signatories. If the application is successful, the grant must be paid into this account.



- The **majority of people in positions of power** (including directors/trustees, the CEO and senior managers) must **not be related nor live at the same address**. Where there are related parties, we will consider the relationship, conflicts of interest and loyalty, the balance of power of the related directors/trustees, and how this is managed.
- **Have a track record of delivering support, activity or services, for at least one year, to people aged 18 and over.** You must currently be delivering these services. If your organisation has recently merged, then this must apply to at least one organisation pre-merger.
- **Not include religious activity** as a part of the services delivered unless the charity has been established to support people specifically of that faith.
- **Have a safeguarding policy in place.** We will explore what safeguarding means to your organisation, how it fits with your mission and values, and your approach to safeguarding across your organisation.
- **Have a Designated Safeguarding Lead/ Officer (DSL/O).** This person will be appropriately trained and accountable for your safeguarding practice.
- Hold Public Liability Insurance.
- **Be an independent organisation.** We will look at any formal associations you have with other organisations, parent bodies, or group structures. We will check that the Board or Directors of the applicant organisation has full control over its work and any conflicts of interest.
- If you have a **live** grant with Lloyds Bank Foundation, it must end before **28 August 2025**.

3. Programme criteria

You must meet these programme criteria to be considered for funding.

- ✓ Your organisation will be **led by and working for Deaf and Disabled people**. By this, we mean that a majority (at least 51%) of your Directors/Trustees and half (at least 50%) of staff, at all levels of your organisation, self-identify as Deaf and/or Disabled people. We will prioritise funding organisations where at least 75% of your Directors/Trustees and 50% of staff self-identify as Deaf and/or Disabled people.
- ✓ **The support, activities or services you deliver must be person centred and supporting people over the long term.** Your charity will support Deaf and Disabled

people over the longer term to support them to have more choice and control over their lives, access their rights and entitlements and challenge the barriers they face. Your organisation may have a main focus, such as providing advice and advocacy, reducing isolation or delivering employability support, but you will tailor what you do to meet the needs of the individual. For the needs of people that you can't meet directly, you will have trusted relationships in place with other organisations or agencies to which you refer people.

Case study

A pan disability organisation in London, led by Deaf and Disabled people, provides advice and advocacy services. Support is tailored around the needs of each individual, providing support around issues such as debt, benefits support, independent living, community care and housing. They also provide advice about Deaf and Disabled people's rights under the Equality Act.

They run self-advocacy sessions and workshops supporting Deaf and Disabled people to understand and navigate the barriers they face and push for change.

All the work is underpinned by an Independence Charter, co-produced with Disabled people which states that the organisation's role is to support people to speak for themselves.

- ✔ **Your organisation will reflect an inclusive, rights based social model of disability.** This approach understands people as being disabled by barriers in society, not by their impairment or difference. As well as being led by Deaf and Disabled people, the work you do must reflect the social model understanding of disability. Your work will be about supporting Deaf and Disabled people to have more choice and control over their lives and better access to rights, entitlements and opportunities. You will also support Deaf and Disabled people to meet together, get their voices heard and to challenge the barriers, discrimination and injustice they face in the wider community. Following the principle of 'Nothing About Us Without Us', Deaf and Disabled people will also be at the centre of designing, developing, delivering and reviewing the work you do.



Case study

An organisation provides holistic support for Disabled people to advocate for their rights and entitlements across education, employment and transport. They also provide health and wellbeing services, with social inclusion and co-production at their core.

They complete regular outreach and facilitate speaking up forums to identify the barriers that local Deaf and Disabled people experience and work with them to advocate for change. Recently they lobbied to reverse the decision to close staffed railway stations after consulting with their service users about the implications of these proposed changes. They are currently campaigning around the digital divide, particularly the change from analogue to digital phone systems and how this change will affect the Disabled people they work with, who are less likely to have internet access and more likely to be socially isolated.

Alongside this, they deliver bespoke disability awareness training for local organisations including local policy makers and commissioners.

- ✔ **Your organisation will recognise the importance of equity, diversity and inclusion and take action to address inequities.** We know that Deaf and Disabled people face discrimination as a result of their impairment or difference. Alongside this, many Deaf and Disabled people face additional discrimination on account of their age, race or ethnicity, gender reassignment, religion or belief, sex, sexual orientation, poverty, social class or being rurally isolated.

We want to partner with organisations that show they:

- ✔ understand the makeup of the communities they support and work with including Deaf and Disabled people who experience additional forms of discrimination.
- ✔ recognise the people in those communities who experience inequity.
- ✔ proactively reach and engage with people to address the inequity they experience.

- ✔ are inclusive and make people feel welcomed, valued and that they belong.

We are not looking for perfection but want to understand your approach and thinking around ensuring you support people who have faced barriers and inequity.

Case study

An organisation works with Deaf and hearing-impaired woman in the Midlands. Their purpose is to improve wellbeing, challenge discrimination and build the confidence of women who have faced discrimination or isolation because of their hearing impairment and their gender.

They do this through a range of activities that empower Deaf and hearing impaired women to lead healthy lifestyles, build their social connections and support them into employment through volunteering opportunities. Deaf women are twice as likely to experience domestic abuse than their hearing peers and the organisation provides dedicated one to one advice and advocacy around domestic and sexual violence.

- ✔ **Your organisation will understand its organisational development needs.** We want to help charities grow stronger and more resilient so they can thrive beyond the lifetime of our funding. We will focus on charities and CICs that can benefit the most from our organisational development support, and not just the unrestricted funding. Therefore, we will only fund organisations that can demonstrate an understanding of their own organisational challenges and needs, have the interest and are willing to invest time and effort in owning and addressing these.

This will require the involvement of the organisation's leaders and the Trustees/Directors and could be anything from improving governance, to creating funding plans, or introducing a database. You can find out more about our approach on our website.

It is important to us that we develop a trusted relationship with you and your organisation so that we can provide the support that is best suited to what you're looking to address. To do this we will speak to you or visit your organisation a few times per year.

4. What we don't fund

We do not provide funding for the following organisations:

- ✗ Organisations that are not charities or Community Interest Companies registered in England and Wales.
- ✗ Infrastructure or 'umbrella' organisations.
- ✗ Organisations whose primary purpose is to give funds to individuals or other organisations. This means organisations use more than 50% of their annual expenditure as grants.
- ✗ Organisations working predominantly outside England and Wales.
- ✗ Organisations that require people to take part in a religious activity as part of the support provided.
- ✗ Hospitals, health authorities, or hospices.
- ✗ Rescue services.
- ✗ Schools, colleges, or universities.



5. Appendix

Frequently asked questions



How will you assess our approach to safeguarding?

You must have a safeguarding policy in place. In addition to this, during the assessment conversation, we will also ask you about how this works in practice. For example:

- Whether you have a staff member who is a Designated safeguarding lead. What training they, your Trustees/Directors, staff, and volunteers have undertaken.
- When you last recorded a safeguarding incident.
- The process you underwent to manage your last safeguarding incident.

We are also interested in how you safeguard people either as paid staff or volunteers who may have care and support needs themselves.



What do you mean by unrestricted funding?

We mean that there are ‘no strings attached’ to the funding. You can use the funds to cover any costs that further your social/ charitable purposes. This enables you to make the best use of your resources and respond to changing needs. You could choose to put the money towards your staffing costs, rent or utility bills or even put the funds into your reserves. So that we can understand the difference that providing unrestricted funding makes to small charities, we will ask you how the funds have been used as part of your monitoring, but we don’t ask you to outline how you intend to use them in the application form.



What happens after I submit an application?

Once the application deadline has passed, we will review all applications and draw up a shortlist of applications that best meet the programme criteria. If you are shortlisted then one of our Grants Officers will be in touch to discuss your application in more detail. We will inform you of the final outcome by 13 December 2024.



Does your definition of being led by and for Deaf and Disabled people include parents or carers of a Deaf or Disabled person?

No, we require the organisation to be led by people who self-identify as Deaf and/or Disabled. Whilst we appreciate that parents and/or carers bring valuable knowledge and experience, it is not direct lived experience of being Deaf and/or Disabled.



Do you fund faith-based organisations?

Yes, we fund many organisations that are faith-based and recognise them as a valuable part of society. However, we do not fund organisations where taking part in faith-based activity is part of the services provided, unless the organisation has been set up to support people specifically of that faith.

Where an organisation is open to people of all faiths and none, we expect that the services are fully accessible to all people, regardless of their beliefs, and would not fund an organisation that refused some or all services to someone because of their race, religion, sexual orientation or other protected characteristics. We will explore your approach to diversity, equity and inclusion with you during the assessment.

We do not fund organisations that specify that members or volunteers must come from a certain faith background unless there is a genuine occupational requirement, or your organisation is only working with people who share that same faith.



We are the lead partner in a network/consortium and receive payments on behalf of members of the consortium, which we cannot use for our own purposes. However, this means our income is over £500k. Can we still apply?

Yes, if your organisation has received funds on behalf of a network of organisations or a consortium, rather than for its own use, we may consider your organisation eligible depending on the details of the arrangement. Please speak to us before applying.



We have a commitment to equity, diversity, and inclusion, but know that we could do better in this. Will this mean that we won't be funded?



No. We will partner with charities that can demonstrate that they are committed to ensuring that everyone who could benefit from its services can access them. However, where an organisation understands and recognises that it could have a stronger policy or practice, and demonstrates a commitment to improving in this, we may still consider awarding a grant and would provide development support to enable them to strengthen their practice.



We have seven trustees and three senior managers. Four of the trustees are related. Are we eligible?

No. Given that the trustees are the most accountable people in the organisation, we would consider that if most of the Trustees are related the organisation would not be eligible to apply.



Our Chair and CEO are related. However, we have seven unrelated trustees and two senior managers.

Are we eligible to apply?

Yes. However, at the assessment, we will review the conflicts of interest and loyalty policy, how this works in practice, and how conflicts are managed.



We have an asset lock in our CIC's Articles of Association, but we have not specified who this is. Are we still eligible?

You will not be able to progress to assessment until you have a named asset lock in place. As we don't want to penalise organisations for an oversight on your governing documents, if you have an asset lock in place, we will ask you to update your Articles of Association with an appropriate named charity or CIC by a set deadline.



We are a CIC limited by shares under Schedule 3. Can we still apply?

No. We only fund CICs that are limited by guarantee or by shares under Schedule 2. This is so that all of the company's income goes towards delivering its social purpose.



We have three Directors on our CIC's board but the Founding Director holds 75% of the voting rights. Are we eligible for funding?

No. We state that no one individual should hold more than 50% of the voting rights to ensure transparency and fairness in its operations.