2026/27 Grants Strategy

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1.0 Introduction

Harborne Parish Lands Charity (HPLC) grants are available to individuals in need and organisations that assist people in need. When looking at 'need', it is important to look at both material needs (food, warmth, housing, adequate income and employment) as well as psychological needs (mental health, quality relationships, sense of security and self-esteem). The charity cannot possibly hope to provide funding to everybody who asks for our assistance. In order to ensure a fair, equitable and transparent allocation of funding, and in order to target our resources on people who most need our support, the charity completes a grant strategy annually. The Grant Strategy outlines the charity's key priorities for the year. Any applications made to the charity are assessed against these priorities and only applications that demonstrate an ability to evidence and address these needs will be funded.

This strategy covers applications for grants to be made between 1st July 2026 and 30th June 2027. Funding is restricted to the Ancient Parish of Harborne. This consists of the following parish areas:-

- St Boniface Quinton Road West (Birmingham)
- St Faith and St Laurence (Harborne)
- St John (Harborne)
- St Peter (Harborne)
- St Albans (Smethwick)
- St Chad (Smethwick)
- St Mary (Smethwick)
- St Matthew (Smethwick)
- St Michael and All Angels (Smethwick)
- St Stephens (Smethwick)
- St Paul (Smethwick)
- Old Church (Smethwick)

2.0 Previous Achievements

Over the last audited period (2024/25) the charity was able to support **4,644** people residing in the Ancient Parish through the grant programmes for individuals and organisations. This is lower than in previous years, however a significant factor was the extra funding made available to the Organisational Grants budget by the trustees for 2023/24. For that 2023/24's final organisational grant round there was a significantly greater number of strong proposals made, far exceeding the value of the budget available, even when £17k was moved from the underspent Individual Grants budget to the Organisational budget. To further address this, another £50k was made available by the trustees. As a result, significantly more organisational grant activity could be delivered in the year as would normally be possible. The budget for 2024/25 was more in keeping with previous years', pre-pandemic, spending and thus, so was 2024/25's performance/outcomes.

The table below offers a little more detail:-

Category/Priority: Organisational grants	Number of grants		Value	Number of Recipients
16-24yr old NEET Provision (or those at Risk of NEET)	5		£59,387.78	289
Services for Older People	12		£105,942.85	1,246
Debt and Money Management	3		£26,940.09	510
Food and Household Goods Distribution	2		£30,579.11	2,417
Core Funding	0		-	-
Individual grants				
Birmingham		24	£15,678.85	76
Smethwick		40	£31,399.08	106
Totals	**22**	**64**	**£269,927.76**	**4,644**

3.0 Data and Trends

Summary of previous findings: (2024/25 -vs.- 2023/24)

By Organisations Addressing Grant Priorities

A broad comparison shows that for the year 2024/25 there was no extra funds allocated to grant spending, versus the year 2023/24 (which had an extra £50k allocated plus £17k moved from the Individual Grant budget) thus 2024/25 was more in line with spending in any normal year, with only £72.24 left unspent. In a little more detail and in contrast to the boosted 2023/24 provision, we can see there had been a reduction in both the number and value of grants awarded to organisations committed to supporting ‘Older People’, however, this is due to the year’s budget falling in line with previous budgets, however there was an improvement in VFM (£85.03pp -vs- £139.42pp, for the previous year) across the priority’s provision. We can also see a small reduction in the number of organisation supporting ‘NEET Provision’/young people (YPs) however the number of YPs supported is comparable when scaled down. Also, there was a reduction in both the number and value of grants awarded to organisations supporting ‘Debt/Money Management’ and ‘Food and Household Goods Distribution’. This is due to one provider that would normally be able to deliver a great number of short/quick interventions to many service users for both priorities, not seeking funding in 2024/25. Naturally, this skews the VFM figure for those priorities, but with that single provision factored out, this figure is more in line with previous years’ support.

By Individual Grant Support

There is little observable difference when making any direct comparison of this year’s figures to the activity in 2023/24, other than there is a small decrease in the number of grants and spending made in Birmingham and a small increase in the number of grants/spending made in Sandwell. It does show that the number of grants/spending and VFM is reasonably consistent across both authorities and both years, and is closely in line with previous years’ provision. There has still been a very slow pick up in the number of applications made by support organisations calling on HPLC’s individual grant programme, but numbers of applications have yet to return to pre-pandemic levels, despite efforts to promote HPLC’s individual grant support. This may be down to many organisations having scaled back services for individuals, or even suspension/cessation of such services.

Strategy, 2026 to 2027

Before making any adjustment to last year's grant priorities, a lot of research relating to trends in deprivation in the parishes covered was considered. In summary, it was found that in the parish areas covered, there continues to be high levels of deprivation and high unemployment levels, along with low school attainment and a high number of people with no qualifications. In both Birmingham and Sandwell, pensioner poverty has seen a small improvement on figures from the early years of the century, but have been worsening ever since. Child poverty has not improved over the past decade and is still the highest proportion of all groups measured. Child poverty impacts on both physical and mental health of individuals and affects educational achievements.

The UK's employment figures lag behind many G7 nations, primarily due to higher economic inactivity (especially through long-term sickness and YP 'NEET'ness) rather than high unemployment, leaving the overall employment rate below pre-pandemic levels, unlike other G7 countries. While the UK's unemployment rate in late 2025 was around the G7 average, the UK struggles with lower productivity, poorer YP employment prospects, and lower older worker participation compared to peer nations like the US, Canada, and Germany, which generally lead in employment metrics.

Key Comparisons

The UK's unemployment rate in the third quarter of 2025 was 5.0% and was higher than Germany's (3.8%) but lower than France (at 7.7%), with the G7 average at 4.5%. Economic inactivity is a significant challenge exacerbated by long-term sickness, with millions inactive due to ill-health, and record high YP inactivity (18-to-24 yr-olds), a trend not seen in other G7 countries, with YP employment prospects deteriorating faster than in any other G7 nation, resulting in the UK falling behind in global rankings. The UK also lags behind Germany and France in productivity/output per hour worked, indicating lower economic efficiency. The UK also has lower employment rates for over-55s compared to many G7 countries, with older workers less likely to stay in the workforce.

Notably, the shock to the UK and global economies in the post-pandemic period, even after several years, continues to have a negative impact with the cost of emergency measures ranging from £310 to £410 billion (c.£4,600 to £6,100/cap., UK). The spending had been directed towards vaccine development and national roll-out/delivery, to financially propping businesses and industries across the country as they were unable to trade, and towards funding the many thousands of UK workers who were furloughed over the height of the pandemic. Despite these measures, an unprecedented number of people lost their jobs as businesses either downsized or folded entirely. Comparing the UK labour market from the pre-pandemic peak in early 2020 to late 2025 reveals a shift from record-high participation to a 'looser' market defined by lower employment and record levels of sickness-related inactivity. There is some hope though as the downward slide of the economy hasn't been as bad as predicted, and there is an indication of economic growth from 2025 onward. Despite this, more families are now living in poverty through higher levels of unemployment, or worse still those in work with limited financial resilience are now in poverty, and increased use of foodbanks.

The energy crisis saw a sharp rise in fuel costs post-pandemic, but over time it has become clear that there will be no let-up in the excessive costs passed onto consumers. The massive cost increase to energy supplies, both domestic and commercial, is now the new 'benchmark' and will not see any reprieve in the foreseeable future. This fuel cost crisis is predicted to move as many as 10 million people from living affordably into poverty for the first time and driving those already living in poverty further into deprivation.

The impact of poverty

Living in poverty contributes to those on lower incomes experiencing poorer physical health and becoming more likely to have mental health issues. Over a quarter of working-age people in the poorest fifth of the population experience depression or anxiety. The pressures of living in poverty cause considerable stress, which is often linked to poorer mental health as well as strained relationships within families. The long-term effects of poverty culminate in people in deprived areas having significantly lower life expectancy than those living in more affluent places.

In addition to having lower incomes week to week, people in poverty are also much less likely to be able to build up savings to help cover unexpected expenses, invest in improvements to their homes or access opportunities. One in three of those in the poorest fifth have no savings at all. People on low incomes are also more likely to get into problematic debt through falling behind with bills and credit payments. One in six people in the poorest fifth of the population report that they are in problematic debt, most commonly falling behind with Council Tax payments, rent or utility bills. At the time of writing this strategy, the average annual bill for typical gas and electricity consumption has risen to £1,800, up nearly £300 at the same point a year ago. This is well below the peak level of £2,380 level under the Energy Price Guarantee from October 2022 to June 2023, but still 47.8% higher than in Winter 2021/22, and going into 2026 these utility costs are set to rise sharply again.

People claiming Universal Credit (UC) must currently wait a minimum of five weeks for their first payment. In reality, this wait often extends beyond five weeks due to errors or complications with claims. Although claimants are offered an Advance Payment (effectively a loan to cover living costs during the wait) this must be repaid, leaving recipients with less money to live on in subsequent months. Aside from one week admin/processing time this is due to the policy that UC is paid monthly, in arrears, on the often erroneous assumption that a claimant has enough money to cover living expenses for this waiting period. As UC has now long been rolled-out across the region, the DWP whilst dealing with many UC claimants' grant applications, are still tackling the issue of 'log-jammed' claims. It is still clear that the five weeks' waiting time for a decision has rarely been even met, with claimants still having to wait too long for a decision (sometimes as long as six months), living without the money they need to cover essentials and stay out of debt.

Current findings: National

The data published in autumn 2024 by the *Joseph Rowntree Foundation (JRF)* in their report: *"Essential Guide to Understanding Poverty in the UK"* is the most recent *"JRF Cost of Living Tracker"* and focusses on the deepening effects of the cost of living and fuel cost crises on the nation's poorer population, particularly children (c.30% of all children). Their previous research highlighted low-income households' finances continue to buckle under the pressure of the cost-of-living crisis, as 7.2 million are going without the basics, and 4.7 million are behind on their bills. They also found that households on the very lowest incomes are struggling the most, with three quarters of those in the bottom 20% of incomes going without food or other basic essentials like clothing or toiletries. This new research shows that the impact of rising prices while having low incomes and no savings, especially for food, has meant 5.5 million low-income households have had to cut down on, or even skip, meals because they can't afford food. Four million reported going hungry, and 2.7 million have reported having a poor diet because of these crises. The reports states however, that poverty is broadly flat, similar to pre-pandemic levels, with child poverty still rising, pensioner poverty falling only slightly, and working-age adult poverty stayed the same. Poverty for all three groups has returned to around pre-pandemic levels, rising after average incomes recovered after the pandemic, at the same time as the range of temporary coronavirus-related support was withdrawn.

"Children have consistently had the highest poverty rates, while pensioners, along with working-age adults without children, now have the lowest" - JRF

Source: DWP, Households Below Average Income 2022/23

The *JRF* state it is 20 years since they last saw a prolonged period of falling poverty. Taking a longer view, they can see that overall poverty barely changed during the Conservative-led governments from 2010 to the latest data covering 2022/23. The last period of falling poverty was during the first half of the previous Labour administration (between 1999/2000 and 2004/05), but it then rose in the second half of its time in power. Low-income households are struggling to afford their bills, with over 4.5 million in arrears, and 2.6 million holding high cost credit loans with loan sharks, doorstep lenders, payday lenders or pawnshops. *JRF's* report outlined the concern regarding the health and wellbeing impacts of the crises, with millions unable to afford a healthy diet, and those going without essentials more likely to need NHS healthcare services. For low-income households on UC, around 90% are going without essentials for the third survey in a row, despite the usual uprating of benefits with inflation and temporary cost of living payments. These levels of hardship are also becoming 'benchmark' with no reprieve in the foreseeable future.

The UK government has not fully implemented an "Essentials Guarantee", despite the campaign led by *JRF* (and *The Trussell Trust*), calling for UC to be legally set at a level that covers basic necessities like food, utilities, and travel, with an independent body setting the rate. While the government hasn't enacted it, there's growing cross-party support and parliamentary motions pushing for this reform, recognizing the current UC rates are insufficient and push people into destitution, with those charities arguing it's a human rights issue to ensure a dignified standard of living.

The *JRF* report shows that for all low-income households in the bottom 40% of incomes:-

- 7.2 million households (62%) are going without essentials. This means that they have reported going hungry, or cutting down the size of meals or skipping meals in the last 30 days, or going without basics like showers or adequate clothing,
- 4.7 million households (41%, or c.1-in-5 of the UK total) are in arrears with at least one household bill and the average level of arrears remains above £1,600,
- 4.3 million (37%) are going without essentials -and- are in arrears with at least one household bill, and,
- Over 3 million households (28%) have not been able to keep their home warm since June 2022 because they couldn't afford to.

They report that households in the bottom 20% of incomes across the UK are facing even worse and worrying levels of financial stress and deprivation, which have risen significantly. They state that on average, prices increased by over 18% (measured by CPI) between April 2021 to April 2023, however the rate dropped to 7.3% over the year 2023/24, but still regarded as higher than would be hoped. With rises in energy prices being compounded by high food inflation and housing costs continuing to soar, three quarters of households have reported going without essentials, up from 67% in May 2022. A fifth have reported going hungry often in the last 30 days, up from 13% in May 2022. Over half (53%) are in arrears, up from the early 2020s. Around 4-in-10 (39%) have no, or very low levels, of savings. They highlighted the same three groups with a sharply rising risk of going without and getting behind with bills, namely: people on UC, private renters and young adults. Households with members from BAME backgrounds, people with children, disabled people, and people with a mental health condition are also facing stubbornly high, if not rising, risks:-

- Almost every low-income household on UC is going without the basics (90%) in some way, either experiencing food insecurity, or going without basics like a warm home and essential journeys. This rises to 95% where deductions are being made, for example to repay debts to DWP. They believe the UK's social security system should be a safety net for when times are tough, but instead, it's too threadbare, and people are 'falling through the cracks'.
- High and rising housing costs are contributing to low-income households falling behind on their bills, taking on debt and going without the basics. 85% of low-income private renters are going without essentials, and almost two thirds are in arrears with household bills; a quarter are at risk of being evicted into a competitive rental market.
- 18-to-34yr-olds are facing a different cost of living crisis to older adults, experiencing some of the largest rises in hardship over the post-pandemic years, and this shows no sign of slowing down. Namely: lack of savings, living in the private rented sector, living in cities, and receiving lower levels of government support all contribute to a poor financial outlook for the UK's young adults.

The *JRF* states long-term financial scarring from this crisis is a big risk. A quarter of low-income households (2.9 million households) have a high-cost credit loan commonly with a loan shark, payday lender, doorstep lender, or pawn shop, and around half are in arrears with their loans. 4.2 million households are trying to earn more money, all while cutting back on their spending. Of particular concern is over a third of low-income families with children cutting back on food for their children; this is a last resort and something a family is forced into. In trying to find temporary reprieve from the crisis, many households are also being forced to erode future financial resilience, for example 22% are taking on debt to pay bills, 24% of working-age households on low incomes are cutting pension contributions and 22% are cancelling insurance products. With each phase of their research, the *JRF*'s results worsen, and they state the outlook is not good. 7.2 million families are already going without the basics, with the coldest months of winter and further price rises to come.

Their previous recommendations to address this and stop the rising tide of hardship are going forward: that the government must fill the gaps left by previous Budgets with five priority measures:-

1) Provide additional support to people struggling the most, including a return to the previous cost of living payments, this winter to narrow the gap between expenses and income for struggling households.
2) Make improvements to UC so that the basic rate of support, even after deductions such as debt repayments to the government, can never be so low that people are unable to afford essentials, such as food, utility bills and basic household goods.
3) Unfreeze the Local Housing Allowance and at a minimum reset it at the 30th percentile of local rents, to help people keep up with the rent payments.
4) Run an effective campaign to increase the up-take of benefits, so that more people who need support, and are eligible for it, actually claim it.
5) Stop making deductions from benefits at unaffordable rates.

The government will unfreeze Local Housing Allowance (item 3.) and realigned it with the bottom 30% of local market rents in April 2026. Also, the Renters Reform Bill was passed in 2025 (now the *Renters' Rights Act 2025*) and is a significant overhaul of England's private rental sector, abolishing 'no-fault' Section 21 evictions, ending fixed-term tenancies for periodic ones, banning rental bidding wars, and introducing a new ombudsman and property database for landlords, to start from 1st May 2026, aiming to provide greater security and fairness for tenants while adding new obligations for landlords, with specific dates for other measures to follow.

<u>Current findings: Our Area</u>

The national picture of the problem with poverty continues to be reflected at a local level. The most recent Index of Deprivation data (*'.gov's "English Indices of Deprivation 2025"*), shows Birmingham is now ranked overall as the 8th most deprived local authority, but this is an improvement on 2019 *'.gov'* data that showed Birmingham was ranked 6th worst out of all 296 authorities across England (down from 326, after authority boundaries were updated in 2024). Sandwell is again ranked 12th; an improvement on 8th in 2023/24, but only a return to the same poor position measured in 2022. However, for both authorities, this doesn't necessarily represent an increase in their economies from the 2010s, but rather a downturn in the economies of several other authorities (such as: Hastings, Blackpool and Rotherham, and one small 'wild-card' authority in Essex), and/or the general reordering of authorities. Both authorities measured against seven indicators of deprivation:-

- Income deprivation
- Employment deprivation

- Education, skills and training deprivation
- Health deprivation and disability
- Crime
- Barriers to housing and services
- Living environment deprivation

Over 300,000 people in Birmingham live in poverty, with a substantial proportion of the city's population struggles with insufficient income to meet basic needs. Income deprivation is high; around 22.2% of Birmingham's population is income-deprived, re-enforcing the city's 8th ranking among the most deprived in England. Many neighbourhoods within Birmingham are significantly below national averages for income and wealth, including those areas within the Ancient Parish. Across the city, 88% of Birmingham's wards are more deprived than the England average, and 64% fall within the 20% most deprived areas nationally. In addition, Birmingham has a lower employment rate (66.1%) than the England average (75.7%) and higher economic inactivity, from the latest data available (through BCC's *CityObservatory*) shows the proportion of Birmingham's NEET YPs is above the national average.

Around 23-24% of households in Birmingham are in fuel poverty; this is among the highest in England. Higher fuel and living costs, combined with lower median earnings (e.g., Birmingham's median weekly earnings were lower than the England average), contribute to financial insecurity. Birmingham is consistently ranked among the most deprived major cities in England, often placing 3rd among core cities (behind Liverpool and Manchester) on some measures of deprivation.

According to the English Indices of Deprivation 2025, Sandwell remains one of the most deprived local authorities in England. It's ranked around 19th most deprived out of 296 local authorities based on average deprivation scores, showing persistent relative hardship compared with much of the country. Also, about 56% of Sandwell's Lower Super Output Areas (LSOAs) fall within the worst 20% nationally for overall deprivation, however, this deprivation isn't evenly spread but is more widespread across towns like West Bromwich, Smethwick, Tipton and Wednesbury. In small-area statistics, some neighbourhoods in Sandwell rank among the more deprived in England on income, housing and services, education and employment. Income deprivation affecting children and older people is high in many areas, with more deprived neighbourhoods showing above-average rates compared with England overall. Historical national estimates (for the years up to 2025) suggest that around 37-38% of children in Sandwell were in relative poverty, above the England average (c.22%).

Sandwell's employment rate is below that of the rest of the West Midlands and UK averages, but with relatively high economic inactivity (both adult and YP) and a poor unemployment rate compared with other areas, both of which contribute to poverty risk. Sandwell Metropolitan Borough Council (SMBC) is also among the poorest authorities in the country by disposable household income, suggesting households have much less income, after essential costs are met, than other local authorities. Fuel poverty is notably high in Sandwell with c.21% of residents living in fuel poverty, significantly above the England average of c.13%. The cost-of-living pressures (including rising rents, energy costs, and limited social housing availability) add to financial strain for low-income families.

Sandwell's high deprivation levels reflect long-standing infrastructural challenges with lower incomes, limited job opportunities, and concentrated poverty in many neighbourhoods. Although some relative ranking measures improved slightly compared with earlier indices (fewer areas in the very worst decile), the borough still experiences entrenched poverty affecting children, older people and households on low earnings or out-of-work benefits.

In light of the on-going cost-of-living crisis and aftermath of the pandemic HPLC continues to see increased numbers of applications from people self-referring who would not normally be referred to us. Many of whom may have spent many years in work but have lost their jobs or have been able to manage financially but rising costs have pushed them into poverty, and through the pandemic years this has proven to be an on-going trend. As was expected, the kind of support requested has been more immediate in nature, particularly requests for cash grants (most commonly for debt relief) which HPLC cannot currently provide. Also, both Birmingham and Sandwell councils face unprecedented pressures on their spending, and in the absence of central government support, can only turn to freezing of budgets or further budgetary cuts through 2025/26 to save revenue. Unfortunately, the single most deprived Sandwell ward, (which falls within the worst 10% of national scores), still remains Soho & Victoria, the residents of which mainly fall within the Ancient Parish of Harborne. Following that, the Smethwick ward is in the top third of deprived wards in Sandwell.

Child poverty – Approximately 43% of children in Birmingham live in poverty, compared with a national average around 21% in relative poverty, (their household income is below 60% of the median UK income). Around 38–39% of children are eligible for free school meals, significantly above the England average. Birmingham's Child Poverty Commission was set up to remove some of the barriers which lead to poverty and inequality. In their most recent report, they stated that tackling child poverty was a key priority as they work towards creating a fairer city, though little progress has been made. Birmingham's Vision and Priorities improvement plan has been superseded by its *"Economy and Place Strategy"*, essentially resetting the objectives.

The 2022 study is still the most recent source for data re: children in Sandwell living in low-income families (25.5%) which was a reduction in the figures for 2015 (29%), and 2013 (26.9%), but there is still much to do to reduce this further. Sandwell's Anti-Poverty Action Plan 2023 identified seven key aims to address child poverty:-

- Help people and families to maximise their income and reduce costs,
- Create pathways into local employment,
- Create stronger communities as a means of meeting local need,
- Local agencies use their powers to address anti-poverty,
- Respond to food poverty,
- Work together to share information, maximise impact and maximise use of resources,
- Develop collaborative information and take up campaigns and use local intelligence to influence policy.

It is clear that Sandwell has not been able to address all of the problems these seven key aims were set out to tackle. The *JRF* research also showed that nationally, about a third of children were living in families lacking the resources for their minimum needs, and they state that child poverty has been rising since 2011. Virtually all of the previous increases in child poverty had occurred across working families. In the last decade, poverty rates have risen for every type of working family; lone-parent or couple families, families with full and part-time workers and families with different numbers of adults in work.

Pensioner Poverty – There are still a substantial number of pensioners who have a low standard of living, especially if they are disabled or in ill health. The general trend, over the past 50 years has shown an improvement in (reduction of) pensioner poverty, however the number remains high, and this improvement has faltered in recent years. Since the last measure, 1 in 6 pensioners (1.9 million) in the UK now live in poverty; an increase of 330,000. This may be due to many reasons, including people living longer, being isolated and poor uptake of benefits. There has also been a significant rise in pensioner poverty amongst the BAME communities, most particularly within the Asian communities.

Fuel Poverty – At the time of writing this strategy the nation is facing an on-going rising fuel cost crisis, driven by pressures from overseas gas suppliers, and the previous government's lifting of the fuel price increase cap in late 2023, and now set by *Ofgem* at £1,758/year for 2026. In some cases, home fuel costs have tripled, severely impacting those already living in poverty. This in turn is driving a rise both in debt problems and individuals/families needing to access food banks.

Homelessness – The encouraging evidence from the most recently available Homelessness Monitor report, is that the Housing Revenue Account (HRA) is continuing to enable councils to help more people in housing need. While those judged 'at risk of homelessness within 56 days' increased by 10% in recent years, and applicants assessed as actually homeless fell by 4%. Nonetheless a large majority of both local authorities reported that homelessness service 'footfall' had increased in the preceding years. This is also offset by further evidence that there is still rising homelessness in some areas across the country. The surge in the arrival of Ukrainians with refugee status fleeing the conflict was not as large as expected, but does still represent a large migrant group that both local authorities are looking to house and support.

West Midlands Combined Authority (WMCA), and 'Levelling-Up' Funding

Since its creation, the WMCA continues to move forward the infrastructure projects into 2026 and beyond, namely: the slowly on-going extension of the tram system through the centre of Birmingham and beyond Edgbaston and the planned reopening of the Hazelwell rail-line to passenger/commuter traffic from the city centre out to the south of the city. It may be of note that both schemes have been under way for some years; the city-to-Five-Ways tramline is complete and running, but both are still encountering delays and escalating costs. The wider rail network extensions, now over six years late, finally have completion dates early in 2026. Given the importance of achieving net-zero carbon emissions targets imposed by central government, public transport infrastructure must take a more prominent position when planning spending.

As part of the region's 'Deeper Devolution Deal', the WMCA states the West Midlands was the first region in the UK to get 'Growth Zone' powers capable of generating more than £1.7 billion for local councils to spend on levelling up the most deprived areas and driving future growth in 2025/26 (with £67.7m for housing, £37.8m for infrastructure, and £55.7m for economic growth). Central government has approved three 'Growth Zones' (Dudley/Sandwell, Walsall and the third will cover parts of East Birmingham and North Solihull) in 2024, with councils able to retain business rates for 25 years, and using the money to help rebalance and grow the regional economy while also tackling long-standing issues causing deprivation, fuel poverty, jobs, skills and health. The three zones have the potential to generate £1.7 billion for regeneration investment, create 60,000 jobs and deliver 4,500 new homes, but there will be little economic movement in The Ancient Parish.

The HS2 project has had its northern section extensions cancelled, but this will not impact the West Midlands phases, but as these are still planned for 2029-33, there will be little benefit apparent for some time yet. The WMCA has, to date, not greatly moved any significant direct employment funding/programmes, and so far has had little effect on alleviating poverty in the region, which is currently driven by both national and local factors. The planning rationale may be to ensure that effective infrastructure will support new economic growth, as and when that's implemented.

'*Brexit*'

The ability to do business with the EU continues to be greatly impeded, although the current Labour government seeks to work closer with business sectors and governments across the EU. The greater part of the community of economists have been able to assert there is ample evidence that the severing of EU ties has slowed the growth of the UK economy. The Cambridge Econometrics report showed that since 2024, London's economy shrank by more than £30 billion. The average British person is now nearly £2,000 worse off, while the average Londoner was nearly £3,400 worse off as a result of Brexit. HPLC has already noted the continued difficulty in accessing many of the goods it provides to grant recipients that were previously easy to get hold of.

HPLC contingency planning for a recession still has the charity well-placed and ready to weather an emerging poorer economic condition. The cost of the goods and services HPLC provides are continuing to rise, with increased 'lead-in' times, which is certain to reduce the numbers and/or extent of grants available, and the damage to the UK economy will likely to continue to have a detrimental effect on the poorest members of our society. This same economic damage would likely result in even further cutbacks to any government funded statutory support. The actions suggested in the *JRF's* briefing (published January 2021) for government to implement were largely ignored.

Post-pandemic Economy

Euromonitor International analysts state the global economy is slowly recovering from the COVID-19 pandemic, but still faces on-going challenges from 2025/26 and beyond. The pandemic resulted in very high levels of public spending in the UK and estimates of the cost of the government measures in place since 2020 still could be as high as £410 billion. HPLC continues to note the increase in cost many of the goods and services it provides to grant recipients. In addition, many individuals have reduced (or even ceased) their contact with support organisations that HPLC fund, impacting performance, but more importantly, putting those individuals much further away from the support they need.

On-going Unstable Geo-political Future: Russia / Ukraine and now Greenland and Beyond

The protracted Russian military incursion into Ukraine continues to detrimentally impact the global economy and has contributed to the on-going massive cost increase to energy supplies putting financial pressure on HPLC's service users, both those supported through the Grants Programme and its Almshouse residents (those without HPLC's bulk-purchase advantage). This has been a secondary driving factor in pushing up inflation rates even more, and the greater part of the community of economists agree the nation is still facing a cost-of-living crisis as many individuals and families struggle to cope. Added to this, at the time of writing, the Israeli/Palestinian conflict can only add further destabilisation to the global economy. Finally, the US president continues to enact policies both isolationist (applying swingeing international trade tariffs and threatening withdrawal from key international accords) and expansionist (threatening forced annexation of Greenland and violent involvement in Venezuela's internal politics), all seem to intentionally stifle international trade into, and out of, the US, which will likely cause more global financial instability.

Changes to Welfare Benefit System

The following changes to the benefit welfare system were made some time ago, and are mainly geared to spending freezes, and have already impacted those already struggling individuals/families:-

- The 2016 Benefit cap is still in place, and currently stands at a maximum of £423.46/week (£486.98/week in London) and will not change for at least a year for all eligible benefits, despite the cost-of-living crisis, and represents a real-term drop in income of 2.2%, year-on-year since 2016, for any family that might have exceeded this cap. Most working-age benefits and tax credits have been frozen year-on-year already, and many families are still struggling to make ends meet and often have to cut back, even on essentials.

- UC is paid monthly in arrears and includes housing costs (rent, but not Council Tax). If the household has two adults, married or living as a couple, there is one monthly payment for both of them. Under UC, individuals are responsible for passing payments on to their landlords for their rent. Those claimants with children are expected to prepare for work when their youngest child turns two, and to look for work when their youngest child turns three, with support from Jobcentre Plus. The monthly UC Living Element amounts are still:-

Single and under 25	£316.98
Single and 25 or over	£400.14
For a couple, both under 25	£497.55 (for both)
For a couple and either are 25 or over	£628.10 (for both)

  These payments have been frozen for nearly a decade and represent a significant reduction in real terms, factoring in inflation. Most impactful, is still the length of time many claimants have to wait for a decision to be made, often without any up-front crisis payments. The roll-out period has long passed and the delivery of this benefit should be efficiently actionable by now but clearly is not. These on-going delays have resulted in a marked increase in the demand for crisis support, particularly with users of food banks, attendance at community cafés and people needing debt support.

- The DWP is continuing to focus on moving claimants in receipt of 'legacy benefits', identified as:-
  - Income-based Jobseekers Allowance
  - Income-related Employment and Support Allowance
  - Income Support

- ➢ Housing Benefit
- ➢ Working Tax Credits
- ➢ (and now, to be extended to) most Disability related benefits

-onto UC, with Child Tax Credits being one of the most recent to be subsumed. Given the on-going delays and difficulties identified above, and in the absence of any apparent solution to those difficulties, it is highly likely that many individuals and families will experience further detrimental impact to their lives and an increase in poverty and likely exposure to the risk of debt.

There are also some elements of the benefits system that increase the effects of poverty, including:-

- The two-child limit in income-related benefits, however at the time of the writing of this strategy, the government is planning to lift this limit in April 2026.
- The benefit cap and the five-week wait for the first UC payment (both mentioned above).
- Unaffordable debt deductions from benefits.
- Local Housing Allowance rates (frozen since April 2020) again breaking the link between housing costs and benefits, however, at the time of the writing of this strategy, the government is planning to unfreeze this in April 2026.

Since 2022, there have been piecemeal (but relatively large) amounts of local welfare support funding for councils, but the suspicion is that this has not reached many hundreds of thousands of struggling families left behind in receipt of legacy benefits or UC, particularly as there is little evidence of this spending being made in Birmingham or Sandwell. There is likely to be another spending freeze or even cuts to welfare spending in the Spring Budget, due in March of 2026. The inflation rate has been steadily reducing and is at the time of writing this strategy 3.4% CPI / 3.8% RPI, with a forecast that this reduction is as low as it will go. The 40-year high inflation high of 11.7% mid-2022 had a lasting and damaging impact on the economy and is a core factor in driving the cost-of-living crisis.

4.0 Cuts to Council Budgets

Birmingham City Council's (BCC's) issuance of a Section 114 Notice in September 2023 meant the city has been facing the prospect of serious degradation of most of its services. BCC cites rising demand for services, the equal pay legal ruling, plus the failed implementation of a new IT and finance system, and poor financial management in previous years, following on from years of austerity cuts. BCC will be implementing significant budget cuts, including £148m in spending cuts for 2025/26, alongside a 7.5% council tax increase, following the Section 114 Notice impacting social care, city operations and other services, with measures like reduced bin collections and dimmed streetlights. These cuts aim to address massive deficits, requiring a total of £300m in savings and £750m in asset sales by April 2026. The key areas affected by these cuts for 2025/26 are:-

- Adult Social Care: £43m reduction,
- Children's Services: £39m reduction,
- City Operations: £20m cutback (affecting bin collections, leisure services, pest control, etc.),
- Housing: £18.2m, and,
- Corporate Services: £22.1m.

Conversely, Birmingham's Corporate Plan 2022 to 2026 in in its final year of delivery and was aiming to provide a common basis for strategic planning and focusses on tackling inequalities and creating opportunities for the city's residents to live longer, healthier, and happier lives. It replaced the Council Plan 2018 to 2022 and is meant to present an improved set of priorities for 2022 to 2026, to address the impact of the COVID-19 pandemic, tackle inequality and support the 'levelling up' of the city. The strategic outcomes and priorities have been:-

- *"A Prosperous Birmingham"*; support inclusive economic growth, tackle unemployment, attract inward investment and infrastructure, maximise the benefits of the Commonwealth Games.
- *"An Inclusive Birmingham"*; tackle poverty and inequality, empower citizens and enable the citizen voice, promote and champion diversity civic pride and culture, support and enable children and young people to thrive.
- *"A Safe Birmingham"*; make the city safer, protect and safeguard vulnerable citizens, increase affordable/safe/green housing, tackle homelessness.
- *"A Healthy Birmingham"*; tackle health inequalities, encourage and enable physical activity and healthy living, champion mental health, improve outcomes for adults with disabilities and older people.
- *"A Green Birmingham"*; improve street cleanliness, improve air quality, continue on the 'Route to Net Zero', be a 'City of Nature'.

Through the council's delivery, enabling and influencing roles, they have aimed to strengthen Birmingham's position as "a thriving, young and diverse global city".

Impact on Birmingham Residents

The Council Tax 7.5% increase for 2025/26, (following a nearly 10% rise in the previous year) is certain to impact those families most in poverty. Operational service reductions will mean fewer bin collections, dimmed streetlights, and less road maintenance, impacting the general wellbeing and civic pride and identities of inner-city communities. Some libraries have already closed as part of earlier cuts, greatly reducing free/vital services to poorer residents, access to warm spaces, and opportunities for community organisations to reach these communities. BCC is also selling assets to raise funds, a programme that will be wide-ranging and its outcomes difficult to predict. Hundreds more council jobs will likely also be lost as part of the process, depending on the ratification of the budget and the council may be forced to request a central government loan, which would certainly need to be repaid for years to come, and which could possibly attract penalty rates. These decisions have, naturally, been met with criticism highlighting the severe impact on vulnerable populations and essential services.

SMBC faces significant budget shortfalls, requiring substantial cuts and savings, with plans including a 4.99% council tax rise for 2025/26, changes to bin collections, and cuts to services like libraries and leisure, as they address gaps projected to reach over £100m by 2030, while also planning for increased costs in social care. They state the funding shortfall includes £19m needed to be either cut from, or filled for, the 2025/26 budget, and will be addressed with tax rises, service cuts, and drawing on reserves. SMBC's deficit forecasts beyond 2026 show yearly increases, potentially reaching £162m by 2030, with significant gaps of £25m, £33m, £40m, and £44m expected in subsequent years. The major savings/cuts planned for 2025/26 will be:-

- A Council Tax increase of 4.99%, equating to £55-£65 more for many households, to help cover the shortfall, certain to adversely impact those families most in poverty.
- Service reductions and cuts to corporate budgets will affect education and children's services, adult social care, public parks (such as cuts to maintenance and new park projects), library/leisure services, school crossing services, (affecting school crossing patrols, etc.) and putting potential strain on SEND support in schools.
- Bin collections will be changing to fortnightly collections for general waste, garden waste and recycling, saving around £1.3m to £2.6m per year.
- SMBC propose closure of the *Harry Mitchell Leisure Centre* and developing new operating models for sports facilities beyond.
- Rising costs in adult social care are expected to add £140m to the deficit by 2031 and will need to be addressed.
- *The Sandwell Children's Trust* also faces a £20m deficit, but this will be covered by council reserves.

Impact on Sandwell Residents

SMBC will engage in resident consultation, as well as local businesses, and voluntary groups for input on budget proposals. They plan to frontload investment in technology and reforms for long-term savings, plus efforts in youth services, road safety, and housing, ultimately aiming to balance its budgets while managing service pressures, even with difficult decisions. SMBC also warn children’s services are expected to see a rise in demand as its own projected job losses (plus wider societal job losses) in the economy will push up the number of children being referred to social workers.

5.0 The Grant Priorities, and Participatory Grant Making

The charity recognises the need to improve its existing grant making strategy writing process by consulting with some of its stakeholder partners and liaising with the wider community, and work on the strategy’s development. Participatory grant making is the practice of accurately assessing the needs of – and if appropriate, ceding grant making power to – affected communities and community groups. In practice, it means placing affected communities at the centre of grant making by giving them the opportunity to advise and/or direct who and what to fund. This form of grant making requires both a recognition of the unequal power relationships inherent in philanthropy as well as an effort to rebalance that power.

To continue this process from the year 2025/26, HPLC ran a number of participatory grant making focus groups with stakeholder organisations, early in 2026. The discussions were wide-ranging, but the most common issue identified by the stakeholders was the need to continue to address social isolation, as they felt this is still a chronic issue, particularly since the COVID-19 pandemic lockdowns, and stated that even now, years later, COVID-19 still poses a threat to vulnerable service users. They also said this issue of social isolation is not centred solely on older people as might be expected, but rather its effect reaches across all aspects of society, and, that isolation may also be defined as ‘whole community’ isolation, not just individuals.

To continue the participatory grant making process – HPLC will include in its assessment of applications for organisational grant funding a continued expectation for applicant organisations to demonstrate their on-going processes to manage any issues that arise from the prevalent COVID-19 virus. This need not be a lengthy part of the application, but will need to be stated, and assurances given by the applicant they can respond quickly to another pandemic, if one should occur.

In light of this data (including the participatory grant making focus groups) and contextual information, HPLC is satisfied that the priority "Services addressing social isolation" as it is, will also satisfactorily address 'community' isolation. Thus, for 2026/27, HPLC's grant priorities will be:-

1) Young people NEET provision, or provision for those of school age at risk of becoming NEET.
2) Services addressing social isolation.
3) Debt and money management.
4) Food and Household goods distribution.

The charity will continue to deliver the individual grant programme to those in need. In addition, the following priorities will be considered if application levels for the main priorities are low:-

- Core Funding for organisations who work with disadvantaged groups who have been impacted by local and national cuts in funding.
- Programmes to support people with poor mental health.

Such applications are normally held until the end of the funding year, and must equitably share whatever funding remains, if any. HPLC looks to fund those applications that address one or more of the grant priorities first, and as demand for funding has increased in recent years, there's very little chance of any funding being left over for any Core Funding and/or Mental Health Support applications in the final grant round.

6.0 Budget

The Charitable Activities Committee will request a grant making budget for the 2026/27 financial year, through the charity's Finance and Audit Committee. Historically, the Finance and Audit Committee has agreed a budget of £270,000, consisting of:-

- £215,000 Grants to Organisations, and;
- £55,000 Grant to Individuals (individual applicants may apply once per year).

If any of the budget for the 2025/26 financial year is unspent/uncommitted by 30th June 2026, the trustees are to review the reinvestment of that surplus into the grants budget for the 2026/27.

Rationales for Addressing Over-Subscribed Organisational Grant Rounds

The ongoing increase in demand for organisational funding has now reached a point where if the entire budget isn't committed in the first round of the year, the second round of the year will almost certainly see the value of all applications that have passed the 'rag-rating' compliance assessment, and that are strong enough to consider funding, far exceeds the funds remaining. A rationale must be applied then that ensures fairness in distributing the remaining funds and best maximises the effectiveness of the support this funding will cover. To address this, the applications received for both rounds will be scored, to ascertain how closely and/or accurately they address the needs identified by one or more of the grant priorities. This scoring is made against a pre-decided scoring matrix. This rationale is that full funding is directed to the highest scoring successful application first, and this rationale then repeated for each subsequently lower scoring applications, until the funding is fully allocated. Thus, the lowest scoring application (or applications) are declined as this would indicate those organisations being least likely to address need in the Ancient Parish, bound by the grant priorities. To offset the loss of income for the last/lowest scoring successful award, HPLC would scale down the outcomes/outputs expected by the same proportion, similar to the 'equitable funding' model below. The charity will ensure applicant organisations are made aware that this will be how successful funding is to be decided, and have ample access to the scoring criteria and advice ahead of submitting their applications. Further rationale/s may be applied to ensure greater fairness in distributing the remaining funds and best maximise the effectiveness of the support this funding will cover, such as:-

Equitably sharing the remaining budget – the previous/most common (and thus far mostly successful) solution to this problem has been to equitably share the remaining budget around the successful applicant organisations, with their output/outcome targets also adjusted equally equitably. Where an organisation has successfully applied for £3,000 or less, it is a reasonable inference that they would find it difficult to scale down their delivery activities, should their award be equitably reduced in line with the other successful organisations. In such cases, these organisations would receive (budget allowing) their full award of 'up-to/including-£3,000', but their targets would remain in line with their original application.

This often results in (for example) an organisation receiving perhaps c.80% or c.90% etc. of the funding requested, usually meaning those organisations have enough funding to deliver most of their services. However, in recent years as demand has grown, this rationale may leave organisations being offered (for example) perhaps only c.30% or c.20% etc. of the funding requested, which will certainly mean those organisations will not have enough funding to adequately deliver their services. At this point, this rationale no longer works.

Funding 'low risk' successful applications first – the June 2024 round was over-subscribed exactly in this manner. Then, the rationale used to decide which organisations to fund was that full funding was directed to the lowest value successful application first, and this rationale was repeated for each subsequently higher value application, until the funding was fully allocated. Thus, the highest value application was declined as this represented the highest financial risk to the charity. To offset the loss of income for the second highest and last of the funded proposals, HPLC scaled down the outcomes/outputs expected by the same proportion, similar to the 'equitable funding' model above. If the charity considers using this rationale again for future rounds, applicant organisations will be made aware that this may be how successful funding is to be decided.

Capping the value of compliant applications received and/or capping the budget committed per round – the trustees may decide to cap the value potentially awarded to an applicant organisation, in line with a pre-decided/agreed figure. This measure may also be used in conjunction with any of the rationales considered above. If the charity considers using this rationale for future rounds, applicant organisations will be made aware that a cap will be applied. Also, any project/programme costing outlined in an application that exceeds the cap may need the applicant organisation to clearly demonstrate how they will raise the remaining funding needed, before HPLC may consider approving said application. In addition to the measures above, the trustees may also restrict the amount of funding from the budget to be committed to each round ('50%-50%', for instance).

7.0 Key Dates

The Charitable Activities Committee continues to advocate two grant rounds per year, going forward. The Board of Trustees use the updated Terms of Reference for the Charitable Activities Committee to approve any organisational grant application, before passing to the Board. This is a further robust layer of governance to the process of assessing and approving (or declining), but it necessarily adds time to the process. As a result the deadlines are more in line with when the committee and board meetings, and the extra time needed for a Scoring Panel to score applications. Given the on-going high demand on HPLC for organisational grant support, it is appropriate that this pattern is maintained, to continue to effectively manage the budget across the year. Therefore, grant applications will likely be taken in two rounds across the year as follows:-

1st July – new financial year

- 1st deadline: **Friday 7th August 2026**. Application summary to go before the Charitable Activities Committee **October 2026** and approved applicants will be notified in **December 2026**, for start of delivery **1st January 2027** (or earliest date, post New Year's Day).
- 2nd deadline: **Friday 5th February 2027**. Application summary to go before the Charitable Activities Committee **May 2027** and approved applicants will be notified in **June 2027**, for start of delivery **1st July 2027**.

These date are in-line with the yearly calendar cycle of sub-committee meetings being held in advance of full board meetings, allowing the Charitable Activities Committee to assess organisational applications and can then present a summary to the board, alleviating the burden of making these assessments on the full board.

Should there be any remaining funding into May/June likely to be unspent from either, or both, strands of the budget it will be passed forward to the following year's budget. The Grant Strategy is reviewed annually and presented for approval at the February Charitable Activities Committee meeting, to be ratified at the following full board meeting.

8.0 Application Process

Organisational Applications

HPLC will conduct focus-group consultation with local stakeholders ahead of the start of each year's rounds of grant funding, to contribute to the co-designing of the strategy, to ensure that once grant funding is awarded it is reaching the wider community (and responding to need) that might not have been addressed through HLPC's existing referral/application processes. The consultation will still pay close attention to the grant priorities, as outlined annually in the Grant Strategy.

Organisations wishing to submit an Organisation Grant Application should contact Peter Hardisty, Grants Officer (0121 426 1600, 07773 304631, or peter.hardisty@hplc.org.uk) for an initial pre-screening conversation and to request an application form. HPLC is happy to receive applications by e-mail, however, all applications must be sent to HPLC as a hardcopy, preferably by 'signed for' post.

All applicants must submit their most recent audited accounts, or management accounts if the audited accounts are more than twelve months old. Newly formed organisations without any accounts to show must provide a comprehensive breakdown of the spend for the project. All applications must be submitted in full by the dates outlined above.

All officers submitting an application will receive a formal notice of receipt of said application. If an applicant organisation has not received this notice by the date of the deadline, they must contact the Grants Officer immediately and as a matter of urgency, to ensure the Grants Officer is actually in possession of said application.

Applications will go through a two-stage assessments process.

- Stage 1: Applications will be checked for compliance, including legal compliance with statutory bodies. Non-compliant applications will be rejected.
- Stage 2: The charity's Grants Officer will visit applicants to gather further information for a qualitative report for the Charitable Activities Committee to consider. Then, a Scoring Panel will be assembled and each application will be scored on its merits (i.e. addressing HPLC's grant priorities and clearly answering the questions on the application, etc.) The scoring will inform the Grants Officer's qualitative report. Finally, once a decision in principle is made by the Charitable Activities Committee, the report is put before the Full Board of Trustees for final approval, and a decision made.

The kind of grant funding HPLC can give is very specific with regards to the goals of the organisations we fund and the area they cover, aligning to the priorities listed above. HPLC seeks to support established (or newly established) organisations to relieve need within the Ancient Parish of Harborne, in order to protect known and/or valuable services at a time when they are threatened by a reduction in funding from other sources.

Applicant organisations may apply for funding within a grant round once per year (defined as no less than twelve months since the award date of any previous grant, such that the organisation may continue uninterrupted delivery of an ongoing project, should they be successfully awarded further funding). The charity will examine any further applications for a third year and beyond for indications of any growing dependency on HPLC funding, on the part of the applicant organisation.

Individual Applications

Individuals wishing to receive grant support must be assessed by an officer of an outside support agency where possible (social worker, health visitor, welfare rights officer, etc.); individuals may only self-refer if they are receiving no support from any agency. The Grants Officer will 'hard signpost' any self-referred individual to one of a range of external support agencies, to refer back to HPLC on behalf of the applicant. The Grants Officer will maintain contact with the external support agency used, to ensure the applicant is progressing through their referral process. If this doesn't happen in a timely manner, the Grants Officer may signpost the individual to connect with a different external support agency and/or encourage the individual to seek referral from similar agencies themselves.

The support agency's referral officer must be fully aware of the eligibility criteria of potential grant recipients, and the scale/scope of support HPLC can offer, and they must make this assessment themselves, with their client, before submitting an Individual Grant Application. HPLC follows the guidelines set down in the document: *'Income threshold for individual grant applicants'* (agreed by the Charitable Activities Committee, at their meeting of 9th November 2017) when benchmarking the measure/definition of poverty. Namely:-

> The Charity Commission's guidance 'The Prevention or Relief of Poverty for the Public Benefit' suggests that: *"The meaning of 'poverty' has to be considered in the context of an organisation's aims, whom the aims are intended to benefit, and where the organisation carries out its aims…*
> *For a charity carrying out its aims in England and Wales, 'people in poverty' might typically mean households living on less than 60% of median income… [after housing costs are deducted]… This includes those people who, despite working, may still fall into this category and people may quality for assistance …whether or not they are eligible for state benefits."*
>
> *Also, and in line with ".gov.uk" guidance, former/current mobility related benefits (DLA, ESA, PIP and Attendance Allowance) are tax free and are not considered as employability related benefits, and thus are not included in the assessment of an individual grant applicant's income.*

Furthermore, the Charitable Activities Committee revised (at their meeting of 1st August 2019) the upper limit/threshold for savings for any individual grant applicant to have, below which they could be considered eligible for support. The committee decided to set these figures as:-

- £3,314 per single adult (18+ and resident in the household referred) and/or;
- £6,627 for someone registered disabled, with complex needs.

-however, the figures above have increased annually since 2023/24 in line with CPI or RPI (whichever is higher), and represent the threshold for savings for this year's Grant Strategy.

The referring officer must submit the application to Peter Hardisty, HPLC current Grants Officer (0121 426 1600 or peter.hardisty@hplc.org.uk) by secure means, in line with current GDPR legislation. Applications for an individual may not be made more than once per year (defined as twelve months since the award date of any previous grant), and no more than three grants can be made for an individual/household in any rolling ten-year period (from date of approval of the first grant).

Applications will go through a two stage assessments process.

- Stage 1: Applications will be checked for compliance. Non-compliant applications will be rejected, and the referral officer encouraged to reassess the client's needs and/or correct the form.
- Stage 2: The charity's Grants Officer will visit applicants, accompanied by the referral officer, to gather information for a qualitative report to the Chair of the Board of Trustees. On the occasions the presence of the referral officer is not possible the Grants Officer will ask for an HPLC colleague or an appropriate trustee to accompany them. In extremis, the Grants Officer may choose to make a 'doorstep' visit to the applicant, and not enter the property, if absolutely no other accompanying officer is available.

Applications for individual grant support have no deadlines; there is a rolling process of application, assessment and award. The Chair of the charity's Board of Trustees will review the reports weekly, with the CEO if necessary, and approve or decline any grant request. Any case that the Chair and Grants Officer believe exceeds any devolved powers either the Chair or any individual officials of the charity have been granted to act upon (such as, an unusually large single award), is shared with the Charitable Activities Committee to assess and decide. Thus, HPLC can demonstrate a fair, transparent and robust level of assessment for any such case.

HPLC aims to guarantee a turn-around time of 15 working days from receipt of the application to the awarding of successful grants. The charity's Grants Officer will record and monitor all applications and their outcomes, and report this to the Charitable Activities Committee. The Chair of the Charitable Activities Committee will report this to the Board of Trustees, quarterly.

Any conflicts of interest regarding any grant application are to be declared, and another appropriate officer selected to carry out the necessary duties, or take the lead carrying out the necessary duties.

9.0 Further Information

If you require any further information please contact Peter Hardisty (peter.hardisty@hplc.org.uk, 07773 304631) or Steven Simpson (steven.simpson@hplc.org.uk) or call the charity's head office on 0121 426 1600 (or contact info@hplc.org.uk).

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