



**COMMUNITY ACTION**

Bradford & District

Making a Positive Change

**Support for clubs and  
community organisations**

# Introduction

Sarah Moss

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# Topics for today

- Planning ahead in difficult times.
- Where to go for local advice.
- Introduction to national government schemes.
- What support does your organisation need now?

Questions are welcome

# Planning ahead in difficult times

Focus on understanding costs in detail. How many weeks can the organisation continue at current rate of spending?

Keep cash flow forecasts up to date.

Get advice early, before you know there is a serious issue.

Keep membership informed and involved.

Don't wait to have discussions about moving premises or merging.

Keep the end goal in mind.

# Planning ahead in difficult times

## Recommended resource:

ACEVO is a national support organisation. It has written a COVID-19 recovery self-assessment framework to help formulate your thoughts and capture the learning gained from the experience. The document is a work in progress and will be updated. Use it to prompt discussion or structure your ideas in this complex situation.

<https://www.acevo.org.uk/newsletters/preparing-for-the-next-stage-rebooting-and-renewal/>

# Where to go for local support

Community Action Bradford and District

- Daily briefings – [subscribe](#)
- Funding information on Twitter @bfunded (bfunded website to be relaunched)  
<https://twitter.com/bfunded>
- Online training.
- Advice by phone/ email/ online from voluntary organisation support officers. Contact us if you don't know where to start! We can signpost to other services/ information.

Voluntary organisation support officers can help you register as a charity or company, get policies, find grant funding, publicity and more!

We cover different constituencies:

- Bradford East and Shipley, Sarah Moss  
[sarahm@cabad.org.uk](mailto:sarahm@cabad.org.uk) 07422 966142
- Bradford South, Lincoln Oakley 07422 575852  
[lincolno@cabad.org.uk](mailto:lincolno@cabad.org.uk)
- Bradford West and Keighley, Chris Barker  
[chrisb@cabad.org.uk](mailto:chrisb@cabad.org.uk) 07422 966140

#StillHereToHelp



West Yorkshire Community Accounting Service

# Help with finances

Contact West Yorkshire Community Accounting Service for help with cash flow forecasts and budgeting. [www.wycas.org.uk](http://www.wycas.org.uk)

Rhys North is the community accountant for Bradford district:

07891 333030

[Rhys.North@wycas.org.uk](mailto:Rhys.North@wycas.org.uk)

# Voice and influence

Bradford District Assembly is the place where voluntary and community organisations can contribute their expertise and knowledge to influence local policy. The assembly is made up of forums which your group can join.

<https://cnet.org.uk/bradford-district-assembly/about-the-assembly>

[janet@cnet.org.uk](mailto:janet@cnet.org.uk)



**Bradford District Assembly**  
*the voluntary and  
community sector together*

# Volunteer centres

Get information and advice on how to manage volunteers. Advertise your volunteering opportunities with the volunteer centres:

## [Bradford Volunteer Centre](#)

07904 953864 [info@volunteeringbradford.org](mailto:info@volunteeringbradford.org)

## [Keighley Volunteer Centre](#)

01535 609506 [admin@keighleyvc.co.uk](mailto:admin@keighleyvc.co.uk)

Runs a DBS check service.

# Introduction to national government schemes

<https://www.gov.uk/coronavirus/business-support>

**“Coronavirus (COVID-19) support is available to employers and the self-employed. You may be eligible for loans, tax relief and cash grants, whether your business is open or closed.”**

**Use the support finder:**

<https://www.gov.uk/business-coronavirus-support-finder>

# Coronavirus Job Retention Scheme

## What we know

From 1 March 2020, organisations can claim for 80% of employee's wages plus any employer National Insurance and pension contributions, if you have put them on furlough because of coronavirus. The funding is a grant and does not need to be paid back.

Staff on furlough CANNOT volunteer for their employer.

“A quarter of the workforce, some 7.5 million people, are now covered by the scheme, which has cost £14bn a month”

On 12 May 2020 the scheme was extended until October.

## What we don't know

What percentage of wages the scheme will fund from August to October 2020. It may be less than 80%.

<https://www.bbc.co.uk/news/business-52634759>

If the scheme will be extended beyond October 2020.

# “£750 million pot for frontline charities across the UK”

## What we know

Out of the £750 million in grant funding announced on 8 April 2020, £370 million will be distributed through the National Lottery Community Fund and “will support those organisations at the heart of local communities which are making a big difference during the outbreak, including those delivering food, essential medicines and providing financial advice.”

As of 13 May 2020, these grants are not yet open for applications.

## What we don't know

When organisations can apply to the £370 million fund.

What the eligibility criteria will be.

The size of grants.

How the rest of the funding has been/ will be allocated by government departments.

NCVO is a national support organisation and is asking these questions, [latest update 12 May 2020](#)

# Self-Employment Income Support Scheme

## **What we know**

**This scheme DOES NOT apply to organisations. You cannot apply if you're a limited company or operating a trade through a trust.**

**You must make the claim yourself (not through an agent or advisor).**

**The grant will be 80% of your average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether.**

**As of 13 May 2020 the scheme is open for applications.**

## **What we don't know**

**If the scheme will be extended beyond this one-off payment designed to cover March, April and May 2020.**

**As of 13 May, the .gov.uk site says "This is a temporary scheme, but it may be extended."**

# Small Business Grants Fund

## What we know

All eligible businesses in England in receipt of Small Business Rates Relief or Rural Rates Relief in the business rates system will be eligible for a cash grant of £10,000.

From the experience of other groups in the district, you may need to check your bank account to see if the grant has been awarded. You might not get a letter or other communication confirming the grant.

Local authorities have discretion in awarding the grants. Complete the [Bradford Council form](#) if you think your group could be eligible.

## What we don't know

The government announced on 2 May 2020 the [Top-up to Local Business Grant](#). Potentially this could cover charities/ CASCs that miss out on other grants because they receive charity rate relief rather than small business rates relief – but we don't know yet.

Bradford Council doesn't have any further information about this grant until the government decides the criteria. [subscribe to the Council's Stay Connected Coronavirus support for businesses topic](#) to get updates by email.

# Retail, Hospitality and Leisure Grant Fund

## What we know

A detailed list can be found in the MHCLG guidance on the [Expanded Retail Discount](#). Eligible hereditaments operated by charities include: charity shops, sport charity facilities, theatres, tourist attractions, public halls, and clubhouses, clubs and institutions. ACRE has secured [confirmation](#) that charity run village halls and community halls are eligible too.

Eligible businesses in England in receipt of the Expanded Retail Discount with a rateable value:

- of up to £15,000 will be eligible for a cash grant of £10,000; or
- with a rateable value of between £15,001 and £51,000 will be eligible for a cash grant of £25,000 per property

Local authorities have discretion in awarding the grants. Complete the [Bradford Council form](#) if you think your group could be eligible.

# Bounce Back Loan Scheme

## What we know

- Small and medium-sized businesses can borrow between £2,000 and up to 25% of their turnover. The maximum loan available is £50,000.
- The government guarantees 100% of the loan.
- There are no fees or interest to pay for the first 12 months. After 12 months the interest rate will be 2.5% a year.
- Length of the loan is 6 years, but you can repay early without paying a fee.
- There are 11 lenders offering these loans. If one turns you down, you can apply to another. The lender decides what to offer, not the government.
- You cannot apply to other coronavirus loan schemes at the same time.
- You can have a loan in addition to grant schemes mentioned in previous slides.

Loan funding has to be repaid in full

# Coronavirus Business Interruption Loan Scheme

## What we know

- The scheme helps small and medium-sized businesses to access loans and other kinds of finance up to £5 million.
- The government guarantees 80% of the finance to the lender and pays interest and any fees for the first 12 months.
- The maximum length of the finance is up to 3 years for overdrafts, up to 6 years, for loans.
- There are over 50 lenders participating in the scheme including all the main retail banks.
- If one turns you down, you can apply to another. The lender decides what to offer, not the government.
- In the last week of April changes were made to exempt charities from the eligibility requirement that 50% of the applicant's income must be derived from its trading activity.

# What help does your group need now?

Send me an email [sarahm@cabad.org.uk](mailto:sarahm@cabad.org.uk) or complete our survey

<https://www.surveymonkey.co.uk/r/BfdCOVID-VCS>

Visit our website for the latest news

<https://www.cabad.org.uk/covid-19>