FOR APPLICANTS

Due diligence requirements for applicants

BERKSHIRE COMMUNITY FOUNDATION
Local Giving. Lasting Impact.

Berkshire Community Foundation (BCF) carries out due diligence checks on all applicants to determine if they are genuine organisations with a charitable remit, and to assess the risk attached to funding each organisation. Supporting documentation must be supplied with your application, as below:



Supporting documents

- A copy of your most recent **annual accounts**, or an income and expenditure record for the last 12 months or since your organisation has been established
- Latest **bank statement** made out to your organisation
- A copy of your **governing document**
- Copies of your **Safeguarding and Equality & Diversity policies**

If you are a new organisation or one that we have not previously supported, we encourage you to submit a letter of recommendation from a relevant organisation, e.g. your local council, CVS or an established fellow charity or partner.

What BCF will be assessing

We will make the following best practice checks on your organisation by examining your supporting documents. **All applications submitted without the required supporting documents will not be accepted for review.**

Accounts

- **Reserves** are reasonable given the size of the organisation and that these are in line with your reserves policy (if any). We usually expect between 3-6 months of running costs. If your organisation has significantly large reserves, please explain why these reserves cannot be used to cover the cost of your activity, e.g. if it is reserved for a capital project.
- **Income and expenditure** are properly explained. BCF will note whether there are significant differences in expenditure year-on-year and whether your bank balance is enough to pay all creditors.
- **Restricted funds** are not in deficit, and if they are, these are explained.
- **Auditor's organisational / financial review** does not highlight any significant concerns.
- **Funding sources are diverse** and your organisation is not overly dependent on any funding stream.

Bank statement

- The bank statement must be made out to your organisation (personal bank statements are not
- applicable). The bank account has at least two unrelated signatories.
- Account number and sort code must be clearly visible in order for us to process payment.

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Governing documents

- The legal framework is appropriate for your organisation's aims and activities.
- Proposed activities fall within the group's charitable objectives.
- The Constitution contains a dissolution clause stipulating that in the event of dissolution or winding up, all assets, subject to payment of debts, will be awarded to a group with similar charitable aims.

Safeguarding policy

The Safeguarding policy should contain:

- Definitions of abuse, signs of abuse and a differentiation between child and adult abuse (if working with both children and vulnerable adults)
- Procedure for reporting safeguarding concerns
- The name or job title of the person responsible for child protection
- The name of the local safeguarding board
- A requirement for all staff, volunteers and trustees who are working directly with vulnerable adults and/or children to have appropriate DBS checks, with a procedure for handling cases of disclosure revealed by DBS checks
- Provision of safeguarding training for all staff, volunteers and trustees who work indirectly with vulnerable adults and/or children
- Risk assessments that ensure vulnerable adults and/or children in your care are safe The frequency at which the policy is reviewed (we suggest that this be annual)



More guidance is available from the Charity Commission.

Equality and Diversity policy

The Equality & Diversity policy should:

- Be in reference to the 2010 Equality Act
- Cover protected characteristics including: age, disability, gender (and gender reassignment), marriage or civil partnership, pregnancy or maternity, race (including colour, nationality and ethnic or national origin), religion or belief, sex and sexual orientation
- Allow equal access to services and employment and equal, respectful treatment regardless of terms of employment
- Oppose all forms of unlawful discrimination
- Provide an avenue for complaints and grievances to be fairly dealt with

Additional checks

BCF reserves the right to make any additional checks deemed appropriate by using publicly available resources such as the Charity Commission website.

If you have any questions or clarifications to make, please contact us via our website or email **grants@berkshirecf.org**.