

# Community Finance Resilience Fund Application Guide

6 December 2023  
Version 1

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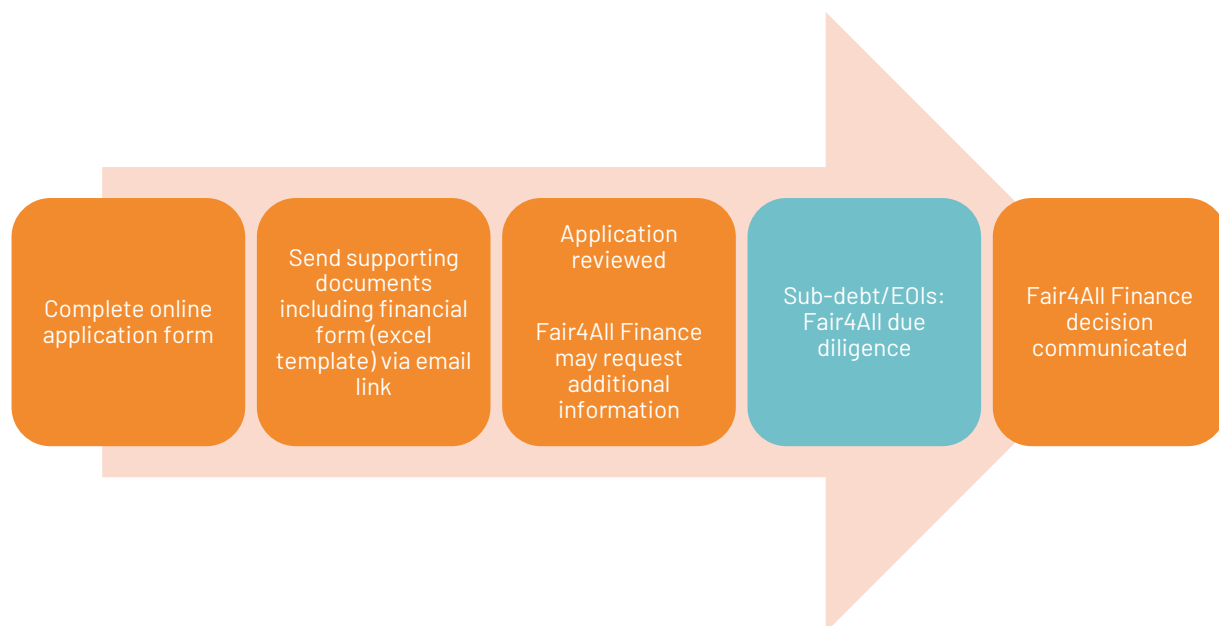
## Introduction

- Please read this guidance as you prepare to apply for Fair4All Finance's Community Finance Resilience Fund (the 'Fund')
- The £5m+ Fund has been established in recognition of the challenges caused or exacerbated by the cost of living crisis for community finance providers and their customers. It aims to make grant and investment funding to improve the resilience of the community finance sector and to preserve and scale affordable credit provision in England.
- The Fund was launched following extensive consultation with the community finance sector. Further details regarding the background and purpose of the Fund and FAQs can be found here: <https://fair4allfinance.org.uk/community-finance-resilience-fund/>
- This document mirrors the Fund's application form and provides an overview of what information will be required as part of the application process. It also provides guidance around what we will be looking for when assessing applications
- We have tried to replicate the questions as accurately as possible but there may be slight changes to wording in places
- Please note that you will be required to answer different questions depending on the type of funding that you are requesting
- **Please note that you cannot partially complete and save your application. This guide is designed to allow you to see all the details and prepare what you need**
- Applications can be submitted here: <https://fair4allfinance.org.uk/community-finance-resilience-fund/>
- Fair4All Finance will consider each application carefully when making a decision – in some instances we will ask you for more information to support your application. Depending on the demand for funding, we may not be able to fund all eligible applications or fund for the full amounts requested
- We expect applicants to provide full and honest answers, and to let us know if anything materially changes after you've submitted your application
- If you have any questions, please refer to this Guide and the FAQs (linked above) in the first instance or contact [resilience@fair4allfinance.org.uk](mailto:resilience@fair4allfinance.org.uk)

## Funding available

Type of funding and Amount	Who can apply?	Purpose
<p><b>Small grants</b> £10k - £50k</p>	<ul style="list-style-type: none"> <li>• Credit unions</li> <li>• Personal-lending CDFIs (not-for-profit only)</li> <li>• Associated community finance organisations / 'Other' (not-for-profit only)</li> </ul>	<ul style="list-style-type: none"> <li>• To support current organisational resilience by contributing to increased and unplanned <b>operational costs</b> as a result of the cost of living crisis</li> <li>• To support future organisational resilience by contributing to <b>infrastructure costs</b></li> </ul> <p><b>In scope:</b></p> <ul style="list-style-type: none"> <li>• Increased costs for staff, energy, rent and other bills</li> <li>• Investments in business infrastructure needed for future resilience eg develop credit scorecards, improve compliance systems etc (not an exhaustive list!)</li> <li>• October 2022 - September 2024</li> </ul> <p><b>Out of scope:</b></p> <ul style="list-style-type: none"> <li>• Funding of base costs, ie those that would be incurred regardless of the cost of living crisis</li> <li>• Investments in business infrastructure which will either not be implemented or not have a beneficial impact on organisational resilience until 2025</li> </ul>
<p><b>Large grants</b> £50k - £250k</p> <p>(Small and large grants have same eligibility criteria and purpose of funds. You may only apply for a small OR large grant, not both)</p>		
<p><b>Capital adequacy investment for credit unions</b> £200k - £500k</p>	<ul style="list-style-type: none"> <li>• Credit unions</li> </ul>	<ul style="list-style-type: none"> <li>• Subordinated debt or deferred shares to support credit unions to maintain compliance with capital asset ratios and/or support liquidity</li> </ul>
<p><b>Other Cost of Living Resilience Funding (through initial Expression of Interest (EOI))</b> £50k - £500k</p>	<ul style="list-style-type: none"> <li>• Credit unions</li> <li>• Personal-lending CDFIs (including for-profit)</li> <li>• Associated community finance organisations</li> </ul>	<ul style="list-style-type: none"> <li>• Opportunity to express interest in other funding (grant, debt, or other funding) for a new or existing project that meets the Fund's objectives of improving the resilience of community finance organisations, and preserving and/or scaling affordable credit provision for customers in vulnerable financial circumstances</li> <li>• The intention of this funding pot is to enable financial support for initiatives proposed by community finance providers - including those mentioned during the consultation process</li> <li>• This type of funding will require more discussion and due diligence with the Fair4All Finance team, and these funding decisions will therefore likely take longer</li> </ul>

## Overview of application process



- Whilst completing the application form, you will be asked to provide certain information via the form itself. Please prepare this information before you start your application; **you cannot save your application and come back to it**. Fair4All Finance cannot re-open your application once it has been submitted
- **Please make sure to save a copy of the answers given as part of the application**. Fair4All Finance will not be able to readily provide a copy after you have submitted your application
- Once you have submitted the online application form, you will receive an email acknowledging receipt and asking for supporting documentation to be provided via a secure link
  - The supporting documentation can be uploaded via the link in multiple sittings; you do not have to provide everything at the same time
  - Please only upload supporting documentation via the link; please do not send documentation separately via email unless specifically requested by Fair4All Finance
  - Please follow the file naming conventions set out in the email when uploading the documentation
  - We will not be able to progress your application until you have provided all of the required information
- Further information regarding the documentation that we will require you to upload via secure link

is included in this guide

- Financial form
  - Each applicant for grant funding will need to fill out a financial form with key financial information – historic, current and budget for future years
  - You can download this here: <https://fair4allfinance.org.uk/community-finance-resilience-fund/>
  - The financial form has two key purposes:
    - (i) to enable us to readily analyse organisations’ finances in a consistent way, and
    - (ii) to help you work out the increases in core costs which might be covered by our grant funding. **We recommend that you look at the financial form at an early stage of considering your application** to help you work out the increases in core costs which might be covered by this grant funding
- For grants for operational costs, we do not intend to make additional requests for information but we reserve the right to do so should this be necessary as we consider your grant application
- If you are applying for capital adequacy investment, grant funding for future resilience business infrastructure, or making an expression of interest for other cost of living resilience funding, the Fair4All Finance team will be in touch to either request additional information and/or to begin the due diligence process
- We will be prioritising small grant applications in the first instance, followed by large grant applications
- Capital adequacy investment requests and expressions of interest for other funding will be reviewed at the start of January 2024 at the earliest
- Our website will include the latest information on the Fund application deadline. Currently, we will be accepting applications up until 31 January 2024, and may extend this deadline further for some or all types of funding

## Core eligibility criteria – all applicants

Your organisation must meet certain core criteria to be eligible to receive either grant or investment funding from the Fund (set out below).

### **What is the legal and trading name (if applicable) of your organisation?**

Please make sure to include both your organisation's legal and trading name. If your organisation does not have a different trading name, you can state 'N/A'.

### **What is your registered address?**

Please provide your organisation's registered address with full postcode, ie the address registered with Companies House. This might not be same address as where you operate.

### **Please provide contact details for a key person**

You will be asked to provide a name, phone number, and email address.

Please note that once an application has been submitted, the email address provided here will receive an email requesting supporting documentation to be uploaded via a secure link. More details around the types of documentation required can be found elsewhere in this guidance.

The form will insist that you remove the 0 at the start of any phone number provided.

### **Are most of your current and intended borrowers living in England? (Y/N)**

Our funding comes from the [Dormant Assets Scheme](#) and has been allocated to support affordable credit provision in England. Therefore to be eligible for the Fund, the significant majority of your current and intended borrowers must be located in England (ie have an English postcode).

Please note that if your organisation is based in Scotland, Wales or Northern Ireland but the majority of your current and intended borrowers live in England, we will require additional information to evidence this before progressing your application. We will get in touch with you to request this.

If you have any questions regarding whether you meet this eligibility criteria, please contact [resilience@fair4allfinance.org.uk](mailto:resilience@fair4allfinance.org.uk).

### **Are you a not-for-profit community finance organisation? (Y/N)**

### **What type of organisation are you? (Credit Union / Community Development Finance Institution / Associated organisation / Other)**

The Fund is only available to community finance organisations (ie credit unions and personal-lending community development finance institutions) and other closely associated organisations such as community finance trade bodies.

To be eligible for grant funding, your organisation must be a not-for-profit. By this we mean a regulated

social sector organisation such as a credit union, IPS or community benefit society, community interest company, or charity.

Please note that if you are an associated organisation or fall under the “other” category, you will not be shown the remaining eligibility questions. You will instead be asked to provide an expression of interest regarding your requested funding (see page 19 for further details). Associated organisations/other organisations are eligible to apply for other cost of living resilience funding and, if a not-for-profit, grant funding for operational costs and/or business infrastructure for future resilience.

**Have you been lending for 12 months or more? (Y/N)**

**If so, how long have you been lending? (between 1-5 years / more than 5 years)**

The purpose of the Fund is to increase the resilience of community finance organisations and to preserve and scale the provision of affordable credit. In doing this, we are looking to specifically assist community finance organisations and their borrowers through the impacts of the cost of living crisis.

For the purposes of this fund, we are taking October 2022 as the beginning of the cost of living crisis (recognising that for many customers and some organisations, cost pressures began before then). All applicants must have been lending by October 2022 in order to be eligible.

**Please provide the following information for the period between 1 October 2022 to 30 September 2023.**

**Total new loans (volume and £ amount)**

**New loans to borrowers with loans ≤ £1,000 (volume and £ amount)**

**New loans to borrowers with loans ≤ 52 weeks (volume and £ amount)**

**New loans to lone parents with dependent children (volume and £ amount)**

**New loans to social housing tenants (volume and £ amount)**

Fair4All Finance’s mission is to increase the financial resilience and wellbeing of individuals in vulnerable financial circumstances. It is therefore important that any community finance organisation which receives grant or investment funding is adequately supporting such individuals.

As an organisation, we monitor four key borrower groups when identifying financial vulnerability:

- Borrowers with loans less than or equal to £1k in value
- Borrowers with loans with a term less than or equal to 52 weeks
- Borrowers who are lone parents with dependent children
- Borrowers who are social housing tenants

All applicants are required to provide the total number of new loans (by volume and £ amount) made to borrowers in each of these four categories from 1 October 2022 to 30 September 2023. We will also need to know the total number of new loans made by your organisation in the same period (by volume and £ amount).



These metrics are the same as those used for the Fair4All Finance Covid-19 Resilience Fund and subsequent community finance sector reporting.

**If you are not able to provide any/part of the metrics requested, but a majority of your borrowers are in vulnerable financial circumstances, please explain your borrower demographic.**

We however recognise that not all community finance organisations will be able to provide us with all or part of the information requested in the preceding question. If this is true for your organisation, please use the comment box to provide us with details of: (i) why you are not able to provide the information; and (ii) how you support individuals in vulnerable financial circumstances. Where possible, please provide us with information regarding the number of loans provided to such individuals (by volume and £ amount).

**Are you committed to the Affordable Credit Code of Good Practice? (Y/N)**

The [Affordable Credit Code of Good Practice](#) sets out what we believe to be the practices and principles that set good affordable credit providers apart and which allow them to best serve individuals in vulnerable financial circumstances. It was informed by the findings of Fair4All Finance's scale-up programme and discussions with stakeholders.

Fair4All Finance's mission is centred around improving the financial resilience and wellbeing of individuals in vulnerable financial circumstances. We therefore require all eligible applicants to commit to complying with the Affordable Credit Code of Good Practice.

Please note that a community finance organisation's compliance with the Affordable Credit Code of Good Practice may be independently verified at a later stage.

**Are you able to commit to reporting financial and social impact data on a quarterly basis? (Y/N)**

We need our investees and grantees to provide us with certain financial and social impact data. This allows us to monitor our investments and ensure that key milestones are being met. It also makes sure that our funding is helping to serve individuals in vulnerable financial circumstances.

We ask that this information be provided on a quarterly basis so that we are able to provide regular updates to our own stakeholders (including The Oversight Trust who oversee the operations of Fair4All Finance and other companies that receive [Dormant Assets Scheme](#) funding).

The level of detail required as part of any reporting will depend on the amount and purpose of the funding requested, with investments having the most comprehensive reporting requirements.

We expect grant funding to follow the same reporting requirements as Fair4All Finance's Covid-19 Resilience Fund and the subsequent sector reporting. Examples of the types of information that we may ask you to report on can be found [here](#). Please note that the reporting requirements may evolve to support the effectiveness of a planned evaluation of the Fund.

If you would like more details around the type of information we may request, please email

[resilience@fair4allfinance.org.uk](mailto:resilience@fair4allfinance.org.uk).

Eligible applicants for grant funding can apply for a further £2k grant to support them in meeting their quarterly reporting requirements.

Please note that the maximum grant funding available per organisation under the Fund is £250k. If you have applied for the maximum amount, the £2k reporting support will need to form part of your total grant funding request.

**Can you confirm that your audited accounts do not disclose any fraud and/or non-compliance with laws and regulations in the past 2 years? (Y/N)**

You will be asked to provide your organisation's audited accounts for the last two years and its articles of association via a secure link once you have submitted your application.

We require all of our investees and grantees to have robust governance and compliance systems in place. Accordingly, we require all applicants to confirm that there have been no disclosures regarding fraud and/or non-compliance with laws and regulations in their organisation's audited accounts over the last two years.

If any such disclosures have been made in your organisation's audited accounts, you will be asked to provide as much detail as possible regarding the incidents in question and how they are being addressed. The Fair4All Finance team may also be in touch to discuss further.

**How many Financial Ombudsman Service (FOS) complaints have you had since 1 October 2022?**

**Total number of FOS complaints upheld since 1 October 2022?**

You will be asked to confirm: (i) the total number of Financial Ombudsman Service (FOS) complaints received by your organisation; and (ii) the total number of FOS complaints that have been upheld against your organisation, since 1 October 2022.

This information forms part of our overall assessment regarding whether applicants are lending appropriately and in the best interests of their customers. Depending on the figures provided, we may be in touch to ask you for further information regarding the FOS complaints received.

**Please select the type(s) of funding you require.**

**GRANT for additional operational expenses and/or business infrastructure future resilience (checkbox)**

**Long-term DEBT for capital adequacy investment in a credit union (checkbox)**

**Other cost of living resilience funding (grant, debt, other) (checkbox)**

This section requires you to select the type(s) of funding you would like to apply for.

Eligible community finance organisations may apply for more than one type of funding. Please note that:

- Grant funding is only available to not-for-profit organisations
- The specific funding category 'long-term debt for capital adequacy and/or liquidity funding' is only available to credit unions. Other community finance organisations may consider applying for debt funding under 'other cost of living resilience funding'

**Please state the £ amount of funding required against the categories of funding you are applying for (to the nearest £100).**

You will be provided with four categories of funding and asked to state the specific amount of funding that your organisation requires (rounded to the nearest £100).

The four categories are as follows:

- Small grant for operational expenses and/or business infrastructure future resilience (£10k-£50k)
- Large grant for operational expenses and/or business infrastructure future resilience (£50k-£250k)
- Capital adequacy debt investment for credit unions (£200k-£500k)
- Other cost of living resilience funding (£50k-£500k)

The table earlier in the guide provides more information about the funding available.

If you are applying for grant funding, **please only select one of the two boxes available** (small grant or large grant). The box you select should be determined by the amount of funding you are requesting.

It is important that you select all of the types of funding that you wish to apply for here. You will be shown different sections of the application form depending on your selections.

## Small grants: £10k - £50k

Question	Information required (Small grants)
<p>What is the current size of your gross loan book?</p> <p>This information allows us to better understand the size of your organisation</p>	<p>Number</p>
<p>Please provide a brief overview of the unforeseen rises in operational expenses due to the cost of living crisis, along with your plan for utilising the grant funding.</p> <p>Specifically, please address:</p> <ul style="list-style-type: none"> <li>• The unexpected operational costs your organisation has faced/will face between October 2022 and September 2024 due to the cost of living crisis</li> <li>• The challenges your organisation foresees in managing these unexpected operational costs</li> <li>• How the funds could enhance your organisation's resilience and its capacity to offer affordable credit to borrowers over the next two years.</li> </ul>	<p>Text box (max 4000 characters)</p>
<p>Can you confirm that you will upload the following documents via the secure link which will be emailed to you once your application has been submitted:</p> <ul style="list-style-type: none"> <li>• Completed financial form (this can be found at: <a href="https://fair4allfinance.org.uk/community-finance-resilience-fund/">https://fair4allfinance.org.uk/community-finance-resilience-fund/</a>)</li> <li>• Last 12 months of management accounts including profit &amp; loss statement, balance sheet and cashflow</li> <li>• Financial projections for the next 2 years</li> </ul> <p><b>This information will allow us to understand what and how costs have increased as a result of the cost of living crisis and your future financial outlook. Your application cannot proceed until these documents are received.</b></p>	<p>Y/N selection</p> <p>Documents to be uploaded via email secure link:</p> <ul style="list-style-type: none"> <li>• Financial form (<b>please refer to the “Explanatory notes” and example tabs of the spreadsheet for further guidance on how to complete this</b>)</li> <li>• Last 12 months of management accounts including profit and loss statement, balance sheet and cashflow</li> <li>• Financial projections for next 2 years</li> </ul>

Question	Information required (Small grants)
<p>Feel free to include any additional narrative relating to your financial position that you believe will help us/add context to the supporting documents required. (Optional)</p>	<p>Text box (max 4000 characters)</p>
<p>How do you plan to ensure the sustainability of your business beyond September 2024, when this grant ends?</p> <p>Please also provide your expected lending volumes for the next 2 years via the secure email link that you will receive once your application has been submitted.</p> <p>This Fund seeks to build resilience in the sector and provides temporary relief for the cost of living crisis.</p>	<p>Text box (max 4000 characters)</p> <p>Documents to be uploaded via email secure link:</p> <ul style="list-style-type: none"> <li>Expected lending volumes for next 2 years</li> </ul>
<p>Would you need and like to apply for a £2k grant to support quarterly reporting of financial and social impact data up to 2025? Please state why you have a need and how the grant will be spent.</p> <p>Reporting on financial and social impact metrics is an important condition of this grant. We are therefore offering this additional support to provide the resources to track and report regularly.</p>	<p>Y/N selection</p> <p>If yes, text box (max 4000 characters)</p>

## Large grants: £50k – £250k

Question	Information required (Large grants)
<p>What is the current size of your gross loan book?</p> <p>This information allows us to better understand the size of your organisation</p>	<p>Number</p>
<p>(a) Please rate your adoption of the Affordable Credit Code of Good Practice in the following areas.</p> <p>(b) Is there anything else you would like us to know regarding your adoption of the Affordable Credit Code of Good Practice? (Optional)</p> <p>This Code is very important and your commitment to it may be verified independently.</p>	<p>(a) Selection from 1 (low – minimal adoption) to 4 (high – excellent adoption) for each of:</p> <ul style="list-style-type: none"> <li>• Organisation set-up and social purpose</li> <li>• Approach to customers</li> <li>• Lending</li> <li>• Repayment and recovery</li> <li>• Customer support and wrap around services</li> </ul> <p>(b) Optional comment box (max 4000 characters)</p>
<p>Please select the reason(s) why you require grant funding.</p> <p>You can apply for grant funding for both additional operational costs and business infrastructure future resilience.</p>	<p>Checkbox:</p> <ul style="list-style-type: none"> <li>• Operational costs</li> <li>• Business infrastructure future resilience</li> </ul>
<p>Please provide a brief overview of the unforeseen rises in operational expenses due to the cost of living crisis, along with your plan for utilising the grant funding.</p> <p>Specifically, please address:</p> <ul style="list-style-type: none"> <li>• The unexpected operational costs your organisation has faced/will face between October 2022 and September 2024 due to the cost of living crisis</li> <li>• The challenges your organisation foresees in managing these unexpected operational costs</li> <li>• How the funds could enhance your organisation's resilience and its capacity to offer affordable credit to borrowers over the next two years</li> <li>• If you are also applying for grant funding for business infrastructure, the £ amount of grant funding that is to be allocated to operational costs only</li> </ul> <p><b>(continued on next page)</b></p>	<p>Text box (max 4000 characters)</p>

Question	Information required (Large grants)
<p><b>(continued from previous page)</b></p> <p>You will only be shown this question if you are applying for grant funding for operational costs</p>	
<p>Can you confirm that you will upload the following documents via the secure link which will be emailed to you once your application has been submitted:</p> <ul style="list-style-type: none"> <li>Completed financial form (this can be found at <a href="https://fair4allfinance.org.uk/community-finance-resilience-fund/">https://fair4allfinance.org.uk/community-finance-resilience-fund/</a>)</li> <li>Last 12 months of management accounts including profit &amp; loss statement, balance sheet and cashflow</li> <li>Lending performance and arrears from the past 2 years</li> <li>Financial projections for the next 2 years</li> </ul> <p>This information will allow us to understand your financial position. Your application cannot proceed until these documents are received.</p>	<p>Y/N selection</p> <p>Documents to be uploaded via email secure link:</p> <ul style="list-style-type: none"> <li>Financial form (<b>please refer to the “Explanatory notes” and example tabs of the spreadsheet for further guidance on how to complete this</b>)</li> <li>Last 12 months of management accounts including profit and loss statement, balance sheet and cashflow</li> <li>Lending performance and arrears from the past 2 years</li> <li>Financial projections for next 2 years</li> </ul>
<p>Feel free to include any additional narrative relating to your financial position that you believe will help us/add context to the supporting documents required. (Optional)</p>	<p>Text box (max 4000 characters)</p>
<p>Please explain why you require grant funding for business infrastructure and how this funding will help support your organisation's future resilience.</p> <p>Please provide details on:</p> <ul style="list-style-type: none"> <li>How you have sized the grant funding request for business infrastructure support (ie what quotes you have obtained, whether you have conducted market research etc.).</li> <li>How this funding will support your organisation's resilience, particularly over the course of the next 2 years.</li> </ul> <p><b>(continued on next page)</b></p>	<p>Text box (max 4000 characters)</p> <p>Option to upload supporting documentation via the secure email link</p>
<p><b>(continued from previous page)</b></p> <p>Please also include any documentation that will support your narrative, eg projections, business plans, supplier quotes etc.</p> <p>You will only be shown this question if you are applying for grant funding for business infrastructure.</p>	

Question	Information required (Large grants)
<p>How will this funding enable you to continue or extend your services to borrowers in vulnerable financial circumstances? Please provide evidence of this via the secure link that will be emailed to you once you have completed your application.</p> <p>Evidence may include service expansion plans and/or impact assessments including metrics demonstrating reach.</p> <p>Fair4All Finance defines borrowers in vulnerable financial circumstances as those in the lowest 40% income and meeting at least one of the following criteria:</p> <ul style="list-style-type: none"> <li>- loans ≤ £1,000 (up to &amp; equals)</li> <li>- loans ≤ 52 weeks (up to &amp; equals)</li> <li>- lone parents with dependent children</li> <li>- social housing tenants</li> </ul>	<p>Text (max 4000 characters)</p> <p>Documents to be uploaded via email secure link:</p> <ul style="list-style-type: none"> <li>• Evidence demonstrating that the funding will enable your organisation to continue / extend services to borrowers in vulnerable financial circumstances</li> </ul>
<p>How do you plan to ensure the sustainability of your business beyond September 2024, when this grant ends?</p> <p>Please also provide your expected lending volumes for the next 2 years via the secure link that will be emailed to you once you have completed your application.</p> <p>This Fund seeks to build resilience in the sector and provides temporary relief for the cost of living crisis.</p>	<p>Text box (max 4000 characters)</p> <p>Documents to be uploaded via email secure link:</p> <ul style="list-style-type: none"> <li>• Expected lending volumes for next 2 years</li> </ul>
<p>Would you need and like to apply for a £2k grant to support quarterly reporting of financial and social impact data up to 2025? Please state why you have a need and how the grant will be spent.</p> <p>Reporting on financial and social impact metrics is an important condition of this grant. We are therefore offering this additional support to provide the resources to track and report regularly.</p>	<p>Y/N selection</p> <p>If yes, text box (max 4000 characters)</p>
<p>Do you currently use benefit calculators as part of your customer proposition?</p>	<p>Y/N selection</p>
<p>Fair4All Finance believe that benefits calculators are a very effective tool in supporting customers in vulnerable financial circumstances. Do you commit to exploring the options for including a benefits calculator in your customer proposition with Fair4All Finance within the next 6 months?</p>	<p>Y/N selection</p> <p>If no, text box (max 4000 characters) requesting details of why you cannot commit to exploring options with Fair4All Finance, and whether this is due to issues with technical development or otherwise.</p>



## Capital adequacy investment for credit unions: £200k - £500k

Question	Information required (Capital adequacy investment)
<p>What is the current size of your gross loan book?</p> <p>This information allows us to better understand the size of your organisation</p>	<p>Number</p>
<p>(a) Please rate your adoption of the Affordable Credit Code of Good Practice in the following areas.</p> <p>(b) Is there anything else you would like us to know regarding your adoption of the Affordable Credit Code of Good Practice? (Optional)</p> <p>This Code is very important and your commitment to it may be verified independently.</p>	<p>(a) Checkbox from 1 (low) to 4 (high) for each of:</p> <ul style="list-style-type: none"> <li>• Organisation set-up and social purpose</li> <li>• Approach to customers</li> <li>• Lending</li> <li>• Repayment and recovery</li> <li>• Customer support and wrap around services</li> </ul> <p>(b) Optional comment box (max 4000 characters)</p>
<p>Please explain why you require subordinated debt and/or deferred shares to support your organisation in meeting its capital adequacy requirements. How will this help improve the resilience of your organisation and/or preserve and scale the provision of affordable credit?</p> <p>Please provide details on:</p> <ul style="list-style-type: none"> <li>• If this funding is required in order to boost liquidity or to cover losses.</li> <li>• The potential impact of the funds on your organisation's resilience over the course of the next 2 years.</li> <li>• How this funding will enable you to continue or extend your services to borrowers in vulnerable financial circumstances.</li> </ul> <p>Please feel free to provide documents in support of your narrative upon receipt of the secure email link to attach documents.</p> <p><b>(continued on next page)</b></p>	<p>Text box (max 4000 characters)</p> <p>Supporting documentation to be uploaded via email secure link</p>

Question	Information required (Capital adequacy investment)
<p><b>(continued from previous page)</b></p> <p><i>Fair4All Finance defines borrowers in vulnerable financial circumstances as those in the lowest 40% income and meeting at least one of the following criteria:</i></p> <ul style="list-style-type: none"> <li>- loans ≤ £1,000 (up to &amp; equals)</li> <li>- loans ≤ 52 weeks (up to &amp; equals)</li> <li>- lone parents with dependent children</li> <li>- social housing tenants</li> </ul>	
<p>Can you confirm that you will upload the following documents via the secure link which will be emailed to you once your application has been submitted:</p> <ul style="list-style-type: none"> <li>• Last 12 months of management accounts including profit &amp; loss statement, balance sheet and cashflow</li> <li>• Lending performance and arrears from the past 2 years</li> <li>• Financial projections for the next 2 years</li> </ul> <p><i>This information will allow us to have an initial understanding of why you require capital adequacy support and how this will strengthen the resilience of your organisation and the affordable credit sector. The Fair4All Finance team will be in touch for additional information as required.</i></p>	<p>Documents to be uploaded via email secure link:</p> <ul style="list-style-type: none"> <li>• Last 12 months of management accounts including profit and loss statement, balance sheet and cashflow</li> <li>• Lending performance and arrears from the past 2 years</li> <li>• Financial projections for next 2 years</li> </ul>
<p>Feel free to include any additional narrative relating to your financial position that you believe will help us/add context to the supporting documents required. (Optional)</p>	<p>Text box (max 4000 characters)</p>
<p>How do you plan to ensure the sustainability of your business beyond September 2024?</p> <p><i>This Fund seeks to build resilience in the sector and provides temporary relief for the cost of living crisis.</i></p>	<p>Text box (max 4000 characters)</p>

## Other Cost of Living Resilience Funding: £50k-£500k

Question	Information required (Other Cost of Living Resilience Funding)
<p>What is the current size of your gross loan book?</p> <p><i>This information allows us to better understand the size of your organisation</i></p>	<p>Number</p>
<p>Would you like to express interest in funding for an <b>existing</b> project or intervention that would meet the Fund's goals of: (i) improving the resilience of community finance sector; and/or (ii) preserving and scaling affordable credit provision, in England?</p> <p>Please describe the project or intervention and provide details of the type of funding requested. Please consider how this funding would support borrowers in vulnerable financial circumstances.</p> <p><i>Fair4All Finance defines borrowers in vulnerable financial circumstances as those in the lowest 40% income and meeting at least one of the following criteria:</i></p> <ul style="list-style-type: none"> <li>- loans ≤ £1,000 (up to &amp; equals)</li> <li>- loans ≤ 52 weeks (up to &amp; equals)</li> <li>- lone parents with dependent children</li> <li>- social housing tenants</li> </ul>	<p>Y/N selection</p> <p>If yes, text box (max 4000 characters)</p> <p>Documents to be uploaded via email secure link:</p> <ul style="list-style-type: none"> <li>• Last 12 months of management accounts including profit and loss statement, balance sheet and cashflow</li> <li>• Supporting documentation (eg projections, social impact report, business plans, supplier quotes etc)</li> </ul>
<p>Do you have a <b>new</b> idea meet the Fund's goals of: (i) improving the resilience of community finance sector; and/or (ii) preserving and scaling affordable credit provision, in England?</p> <p>Please describe the project or intervention and provide details of the type of funding requested. Please consider how this funding would support borrowers in vulnerable financial circumstances.</p> <p><i>Fair4All Finance defines borrowers in vulnerable financial circumstances as those in the lowest 40% income and meeting at least one of the following criteria:</i></p> <ul style="list-style-type: none"> <li>- loans ≤ £1,000 (up to &amp; equals)</li> <li>- loans ≤ 52 weeks (up to &amp; equals)</li> <li>- lone parents with dependent children</li> <li>- social housing tenants</li> </ul>	<p>Y/N selection</p> <p>If yes, text box (max 4000 characters)</p> <p>Documents to be uploaded via email secure link:</p> <ul style="list-style-type: none"> <li>• Last 12 months of management accounts including profit and loss statement, balance sheet and cashflow</li> <li>• Supporting documentation (eg projections, social impact report, business plans, supplier quotes etc)</li> </ul>