



NORWICH
FREEMEN'S
CHARITY

Norwich Freeman's Charity

Grants to individuals

Grants policy 2024

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Effective 01/01/2024

Summary

This document sets out a review of Norwich Freeman's Charity grants to individuals' policy.

There are changes to:

- The eligibility criteria
- the way financial need is assessed.
- the names of the grant offered, and
- clarification about delegation of decision-making
- the application process.

The policy is a living document and will be reviewed at least annually.

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1. Objects of the Charity

Our purposes as set out in our governing documents:

The Scheme defines the 'objects' of the Charity as:

- a) half of the Charity's income and property for the relief of Freemen or their dependent relatives who are in conditions of needs, hardship, or distress by making grants of money or providing or paying for items, services or facilities which are calculated to reduce the need, hardship or distress of such persons and the payment of pensions grants to pensioner Freemen or their dependent relatives, and
- b) half of the Charity's income and property for the promotion of education of persons who need financial assistance and who are Freemen or the Dependent Relatives of Freemen by awarding scholarships, bursaries and maintenance allowances or grants.
- c) in providing facilities not normally provided by the local education authority for recreation and social and physical training for such persons receiving primary, secondary or further education.
- d) and in assisting such persons who are preparing for, entering upon, or engaged in any profession, trade, condition, or service, by providing them with outfits, or by paying fees, travelling or maintenance expenses or by such other means for their advancement I life or to enable them to earn their living as the Trustees think fit; and
- e) if and to the extent that the property and income of the Charity are not required for the purposes set out in paragraphs (a-d) above
 - I. the relief of the inhabitants of the Area of Benefit who are in conditions of need, hardship, or distress by making grants of money or providing or paying for items, services or facilities which are calculated to reduce the need, hardship, or distress of such persons.
 - II. the promotion of education of persons who are in financial need by awarding scholarships, bursaries and maintenance allowances or grants, in providing facilities not normally provided by the local education authority for recreation and social and physical training for such persons receiving primary, secondary or further education and in assisting such persons who are preparing for, entering upon or engaged in any profession,

trade, condition or service, by providing them with outfits, or by paying fees, travelling or maintenance expenses or by such other means for their advancement in life or to enable them to earn their living as the Trustees think fit; and

- III. the provision and support in the interest of social welfare of facilities for recreation and other leisure time occupation with the object of improving the conditions of life for the inhabitants of the Area of Benefit; or
- IV. any other charitable purposes for the general benefit of the inhabitants of the Area of Benefit.

NFC Trustees may determine where to focus their grant giving and at present have chosen to focus the property and income referred to in para e(i) to e(iv) above to the support of organisations in preference to individuals, other than in exceptional circumstances. Trustees may review and change this decision at any time.

2. Definitions

Freeman of Norwich

A Freeman is a person who has been admitted as a Freeman of the City Of Norwich.

Dependant Relative

A spouse, civil partner or cohabitee who is living with a Freeman as if they were the spouse or civil partner of that person, shall be treated as a dependant of the Freeman.

A spouse will cease to be a dependant of a Freeman on divorce. A civil partner will cease to be a dependant of a Freeman if the civil partnership is dissolved. A cohabitee will cease to be a dependant of a Freeman if they no longer reside with the Freeman as if they were a spouse or a civil partner.

Widow or widowers of a Freeman, surviving civil-partners and cohabitees of a Freeman will be considered a dependant of the Freeman. A widow or widower, surviving civil partner or surviving cohabitee will cease to be considered a dependant of the Freeman if they cohabit with a new partner.

A Freeman may apply for grants for the benefit of their dependent child/ren. Where the Freeman parent is deceased, an application may be accepted from the surviving parent.

Area of benefit

A Freeman of Norwich is eligible to apply for a grant regardless of where they currently live. The 'area of benefit' where referred to in the objects, relates to the

area within a 20-mile radius of the City of Norwich Guildhall and is applicable to grants made to non-Freemen.

3. Assessment of Financial Need

Due diligence is an important part of our responsibility and is essential in safeguarding charity assets. Every grant made to a Freeman must be means-tested to ensure the eligibility conditions of 'need, hardship or distress' are met.

Typically, means-testing is split into 2 metrics: household income and saving levels.

Household Income

The net income level to be set at:

- £500 per week for households without dependent children.
- £700 per week for households with dependent children.
- Where household income consists of welfare benefits only, the household income criteria will be met.
- Where there is earned income, the figure used in the calculation will be the sum earned after deductions of income tax, national insurance, pension contribution and student loan repayments.

Savings/Investments/Assets

No grant will be awarded where savings, investments, and other assets such as land or property (other than the applicants home) is worth £25,000 or more.

The value of savings, investments, and property (other than the applicants home) between £6,000 and £25,000 will be considered in determining whether an applicant is in financial need. (See individual Grant streams for more information).

4. Grant Streams

- General Grants
- Educational Grants
- Pensioners Grant
- Funeral Grant

5. General Grants

This is the provision of grants of money or services or facilities to Freemen, or their dependant relatives, who meet the financial need criteria.

This grant could be awarded to meet a wide range of needs, such as:

- Essential household items
- Decorating
- Removals
- Disability aids not provided by NHS.
- Essential household repairs and improvements
- Trade tools for starting in work.
- Expenses related to cost of having a child (First Moments Grant)

First Moments Grant – is specifically to help with the costs of the arrival of a new member to the family through birth or adoption. Grant value £750 per child, to be applied for within 3 months of the birth/adoption. Typically limited to the first three children.

Value of Grant: Variable and dependant on need.

Financial need criteria:

- Savings, investments /property (excluding own home) under £25,000.
- Savings, investments /property (excluding own home) over £6,000 may limit the size of grant.
- Household income not exceeding £500 per week for households with no dependent children, and £700 per week for those with dependent children.

Application process:

Applications will be made on-line by the Freeman or their dependant relative. Support will be available from Grant Officers as required.

6. Educational Grants

This is the provision of financial assistance for Freemen, or dependant relatives of Freeman who are in financial need. This may include academic and vocational course fees, bursaries, travel, maintenance, equipment etc.

Trustees may also help with grants for the recreation, social and physical training of a Freeman's school age children, where such facilities are not normally provided by Local Authorities.

The charity may not relieve public funds directly but may apply income in supplementing relief or assistance provided out of public funds.

Educational Grants available

- School clothing and equipment grant
- Educational residential trips grant
- Home education grant
- Arts, drama, music, and sports grant
- Further education grant
- University grant
- Vocational and academic courses grant

6(i) School Clothing and Equipment

A grant towards the cost of clothing and equipment (including laptops) for the school age dependent children of Freeman who meet the criteria for financial need. The child must be attending an educational establishment to receive this grant.

Value of the School clothing and equipment grant will be:

£300 per child attending primary education.

£500 per child attending secondary education.

Maximum of one claim per child per academic year

Financial need criteria:

The financial needs criteria to be met by the Freeman for the benefit of their dependent child/ren.

- Savings, investments /property (excluding home) over £6,000 will limit the size of grant.
- Household income not exceeding £700.

Application process:

Applications will be made on-line by the Freeman for the benefit of their dependent child. A new application is required each academic year.

Support will be available from Grant Officers as required.

6(ii) Educational Residential Trips

A grant towards the cost of educational residential trips organised by the child's school or college or through the Duke of Edinburgh Scheme. For school age dependent children of a Freeman who meets the criteria for financial need.

Grants will be available towards school trips and Duke of Edinburgh expeditions costing £500 or less.

Value of the School Residential Trip:

The grant covers the full cost of the trip (less a parental contribution set at £20), payable to the provider.

Maximum of one claim per child per academic year

Financial need criteria:

The financial needs criteria to be met by the Freeman for the benefit of their dependent child/ren.

- Savings, investments /property (excluding home) less than £6,000.
- Household income not exceeding £700.

Application process:

Applications will be made on-line by the Freeman for the benefit of their dependent child. A new application is required each academic year. Support will be available from Grant Officers as required.

6(iii) Home Education

A grant towards the cost of educational subscriptions, and equipment (including laptops) for home schooled dependent children of Freeman, who meet the criteria for financial need.

Value of the Home Education grant will be:

£1,000 per child of primary school age

£2,000 per child of secondary school age

Maximum of one claim per child per academic year

Financial need criteria:

The financial needs criteria to be met by the Freeman for the benefit of their dependent child/ren.

- Savings, investments /property (excluding home) over £6,000 will limit the size of grant.
- Household income not exceeding £700 per week.

Application process:

Applications will be made on-line by the Freeman for the benefit of their dependent child. A new application is required each academic year. Support will be available from Grant Officers as required.

6(iv) Arts, Drama, Music, and Sports

A grant towards the cost of tuition and equipment for arts and sports-based activities that are not normally provided by the Local Education Authority, for dependent children (school age up to 19 years) of Freemen who meet the financial need criteria.

The Value of the Grant will be up to £1,000 per annum for each child.

Financial need criteria:

- Savings, investments /property (excluding home) over £6,000 will limit the size of grant.
- Household income not exceeding £700 per week.

Application process:

Applications will be made on-line.

Support will be available from Grant Officers as required.

6(v) Further Education

Further Education grant for dependent children of Freeman who meet the financial need criteria, who go on to further education. Paid to the young person to enable them to meet costs associated with staying on at school- for example, travel, laptop, books, and clothing.

Value of the Further Education grant will be £2,000 and will be paid direct to the benefitting student, unless the Freeman applicant is able to provide evidence that the student is unable to manage their own money due to disability.

Financial need criteria:

The financial needs criteria to be met by the Freeman because the student must be a dependant Freeman to be eligible.

- Savings, investments /property (excluding home) below £25,000.
- Household income not exceeding £700.

Application process:

Applications will be made on-line by the Freeman for the benefit of their dependent child. A new application is required each academic year.

Support will be available from Grant Officers as required.

6(vi) University Grant

University Grant for Freemen and the dependant relatives of Freemen who meet the financial need criteria, who take up University Education (as a continuation of their

formal education, or to enable them to progress on their chosen career path) and are eligible for Student Finance. Paid to the student to supplement their Student Finance for general living costs.

Value of the University Grant will be £5,000 and will be paid direct to the benefitting student.

Financial need criteria:

The financial needs criteria must be met by the Freeman.

- Savings, investments /property (excluding home) below £25,000.
- Household income not exceeding £500 per week for households with no dependent children, and £700 per week for those with dependent children.

Whilst the income of the parent Freeman will typically be used to determine eligibility for a grant for a beneficiary aged under 25years of age, the Grant Officers will also take account of beneficiary income in determining the level of award, when courses are part-time.

Application process:

Applications will be made on-line by the Freeman.

Where the benefitting student is a Dependant Relative or child, they will be the co-applicant.

A young person under the age of 25 years, who has become a Freeman, may apply for a grant independent of their Freeman parent *only* if Student Finance England have accepted them as being independent. (i.e.at least 21 years old and living independently of their parents for at least 3 years, or over 18 years old and estranged from their parents).

A new application is required each academic year.

Support will be available from Grant Officers as required.

6(vii) Vocational and Academic Courses

A grant to support Freeman who meet the financial need criteria, or their dependant relative, who need support to cover the cost of accredited training or academic courses that are not eligible for Student Finance; equipment and other associated costs including maintenance; or course of driving lessons. The purpose of such training or education to be preparation for employment.

Value of the Vocational Grant will be dependent on individual need but will not exceed £15,000 per annum.

The maximum award for a course of driving lessons will be £1,500.

Typically, where second and subsequent applications are made there should be a continuous vocational link. It is considered unlikely that grant funding would be

provided for more than 4 years for any individual unless there were exceptional circumstances.

Course fees, where applicable, will be paid direct to the education provider.

Driving lesson fees will be paid to the driving school.

Other elements of any bursary awarded will be paid direct to the benefitting student or supplier of goods, or provider of services as considered appropriate by the Grants Officer.

Financial need criteria:

- Savings, investments /property (excluding home) below £25,000.
- Household income not exceeding £500 per week for households with no dependent children, and £700 per week for those with dependent children.

Whilst the income of the parent Freeman will typically be used to determine eligibility for a grant for a beneficiary aged under 25 years of age, the Grant Officers will also take account of beneficiary income in determining the level of award, particularly when courses are part-time.

Application process:

Applications will be made on-line by the Freeman.

Where the benefitting student is a Dependant Relative or child, they will be the co-applicant.

A young person under the age of 25 years, who has become a Freeman, may apply for a grant independent of their Freeman parent *only* if Student Finance England would have accepted them as being independent for Higher Education purposes (i.e. at least 21 years old and living independently of their parents for at least 3 years, or over 18 years old and estranged from their parents).

A new application is required each year.

Support will be available from Grant Officers as required.

7. Pensioner Grant

Regular discretionary payments made to Freeman pensioners or their dependant relatives who have reached State Pension age and meet the financial need criteria.

Value of the Pensioners Grant will be £35 per week.

This will be paid quarterly (£455 per quarter) in arrears.

Financial need criteria:

- Savings, investments /property (excluding home) below £25,000.
- Household income not exceeding £500 per week (£700 per week if there are dependent children in the household).

Existing Freeman pensioners will be offered the option to continue to receive this grant monthly where they find this helpful for budgeting. Those with savings over the £25,000 upper threshold will be given 12 months' notice of the withdrawal of the grant.

Application process:

Applications will be made on-line.

Support will be available from Grant Officers as required.

8. Funeral Grant

To provide a Freeman, or dependant relative of a Freeman who meets the financial need criteria, with help towards the cost of a funeral for a Freeman or a dependant relative of a Freeman.

Value of Grant up to £4,000 payable to the Funeral Director.

Financial need criteria:

- Savings, investments /property (excluding own home) under £25,000.
- Household income not exceeding £500per week for households with no dependent children, and £700 per week for those with dependent children.

Application process:

Applications will be made on-line by the Freeman or their dependant relative.

Support will be available from Grant Officers as required.