

Honorary
Treasurers Forum
December 2024



Funding applications

Ben Jowitt – Relationship Director

Overview of CAF Charity Services – Our family of entities

Supporting you with your finances, the CAF Group offers a range of financial services to help your charity have a bigger impact. This summary is aimed at providing an overview of these entities, their regulators, remits and products.

Charities Aid Foundation (CAF)

- Parent organisation
- **Aims: To accelerate progress in society towards a fair and sustainable future for all**
- Regulated by the Charities Commission 268369 and HMRC
- Common Products:
 - CAF Donate – our electronic giving portal
 - CAF Venturesome – our non-regulated social investment programme
 - CAF Grant Making
 - CAF Advisory
 - CAF Give As You Earn
 - Philanthropy products
 - CAF America & international network

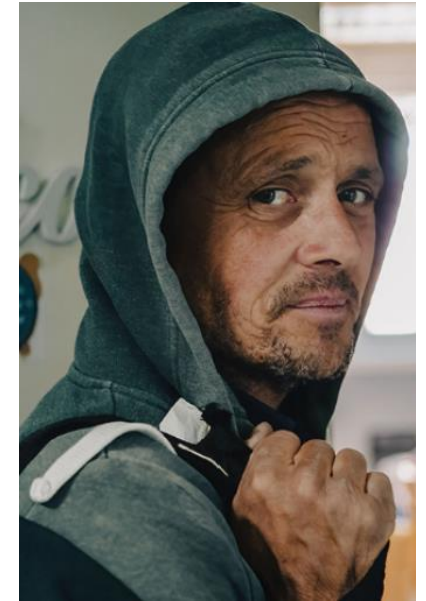
CAF Bank

- Wholly owned subsidiary of the Charities Aid Foundation
- **Aims: Banking with a Purpose to support the third sector**
- CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204451
- Common Products:
 - CAF Cash – our current account
 - CAF Gold – our savings account
 - CAF Bank Loans – our non-regulated lending products
 - Business Debit Card

CAF Financial Solutions Limited (CFSL)

- Wholly owned subsidiary of the Charities Aid Foundation
- **Aims: Provides charitable investors with access to both savings accounts and longer-term Investment options**
- CAF Financial Solutions Limited (CFSL) is authorised and regulated by the Financial Conduct Authority under registration number 189450
- Introductions to a range of services provided by partners including:
 - Notice accounts
 - Term deposits
 - CAF Charity Deposit Platform
 - Investments

CAF Bank loans are non-regulated products. Loan applications subject to credit assessment. Security will be required. Charity assets may be at risk if you do not keep up with the repayments for a mortgage, loan or any other debt secured on them. If you're thinking of consolidating existing borrowing, you should be aware that you may be extending the term of the debt and increasing the total amount you pay. The value of investments may fall as well as rise. You may not get back the full amount that you originally invested. Past performance is not a guide to future performance. There is no guarantee about the level of capital or income returns that will be generated.





Choosing your lender

Why this particular organisation?

- Recommendation?
- Previous experience of working with them?
- Existing bank account provider?
- Do they provide additional support / advice?

What are the terms of any loan?

- Are they the same as for a commercial / for-profit company?
- If you are an RSL, do you receive better terms than a charity that isn't?
- What ongoing information do you need to provide?

What experience do they have in this sector?

- What proportion of their total loan book is similar to your proposed project?
- Who will be your contact?
- What experience do they have?

Supporting Documents & Completed Forms

Application form:

- Is it fully completed?
- Are you applying for the full amount required or just the first phase?
- Have you provided all requested supporting information?
- Are you eligible?
- Matched funding?

Forecasts:

- Produce best & worst case scenarios?
- Are they easy to read?
- Be prepared to challenge and be challenged

Business Plan:

- Does it clearly explain the rationale for the project?
- If it is likely to reduce bills (eg new windows, LED lighting etc) how long before it has paid for itself?
- Is there too much information?
- What allowances have been made for cost / time overruns?

Public domain information

Charity Commission / Companies House:

- Is information up to date?
- Have there been previous late submissions of TAR and accounts?

Your website:

- How does it show what you do?
- Are there case studies?

Media:

- Any recent positive stories online or in the press?

Storytelling

Further sources of information:

[Attracting new funding | CAF](#) (This also has links to external websites such as NCVO and the Directory of Social Change.)

[Insights](#) (This provides access to our research and publications.)

[Top tips for applying for a grant | CAF](#)

Thank you

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