

**Grant Making Policy for the North Essex Gospel Trust (“the Charity”)**  
**Registered charity number: 1202737**

1. Charitable purposes of the Charity

- 1.1. The purposes of the Charity (“the CIO”) are: the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Felsted and the surrounding area, provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the CIO from time to time. The Basis of Faith and any Doctrinal Distinctives and Ethical Statements are included in Appendix one to this policy.
- 1.2. The trustees apply the resources of the Charity, at their discretion, in pursuance of the purposes of the Charity.
- 1.3. Any decision whether to provide support remains solely the responsibility of the trustees, although the trustees may exercise their discretion to delegate such decisions to others within the financial parameters set out in the annual budget or other delegation limits agreed from time to time by the trustees. Currently the total amount of grants which could be awarded on delegated authority between trustee meetings is £1,000.

2. Priorities for support

- 2.1. The amount of work or number of projects which can be supported by the Charity is necessarily limited to the resources that are available at any one time.
- 2.2. The trustees have determined that the current priorities for support, as at the date of this policy, are the advancement of the Christian faith in pursuance of the Charity’s purposes by:
  - 2.2.1. providing grants to support the ministry activities of existing or new evangelical churches in Felsted and its surrounding area;
  - 2.2.2. providing grants to support the growth of ministry in existing or new evangelical churches in Felsted and its surrounding area;
  - 2.2.3. by loaning equipment to support the ministry of existing or new churches in Felsted and its surrounding area.
- 2.3. These priorities must be undertaken in a manner that is consistent with the charity’s purposes set out in section 1 above
- 2.4. The priorities for support will be reviewed by the trustees at least every three years and may be changed depending upon circumstances and the perceived effectiveness of the application of resources. Any change to these priorities must still fulfil the charitable purposes of the charity.
- 2.5. The trustees will only provide support to other organisations where an organisation’s work comes to their attention and the trustees consider, at their sole discretion, that the Charity has

sufficient resources at that time to support this work in addition to the priorities for support. The support will either be by way of grant or by way of loaning equipment. The trustees do not currently plan to make grants or loans of equipment to individuals though they retain the discretion to do so.

- 2.6. Loans of equipment will be subject to the terms of a loan agreement between the Charity and the beneficiary. The loan agreement will include (among other things) the time period for the loan and an obligation on the beneficiary to pay the cost of replacing or repairing the item, if it is not returned or is damaged.
- 2.7. The trustees may at their sole discretion ask organisations or individual to submit an application for a larger grant.
- 2.8. Unsolicited applications for funding will not be considered.
- 2.9. The Charity will not make grants or loan equipment to any individual or organisation outside the UK.

### 3. Applying for a grant or a loan of equipment

- 3.1. For smaller grants of £500 or less or the loan of equipment with a value of £500 or less, requests may be made informally to the trustees. Where specific needs or situations are known, grants or loans of this size may be made at the discretion of the trustees, without any form of request. The trustees may request an application form be completed for a smaller grant, if they consider it is necessary.
- 3.2. For larger grants over £500, the applicant should use the application form in Appendix two and the trustees should be confident:
  - 3.2.1. of the purpose of the proposed grant including an understanding of the work and the way in which the grant will be managed and applied;
  - 3.2.2. of the person(s) responsible for the management of the grant and for overseeing the work; and
  - 3.2.3. that suitable safeguarding policies are in place in cases where the applicant works with children or vulnerable adults.
- 3.3. Where an organisation would like to borrow equipment from the Charity with a value of more than £500, the applicant should also use the application form in Appendix two and the trustees should be confident of the matters set out in section 3.2 as they relate to the loan. The Charity may ask for a deposit for the loan of equipment below £500 and may ask for a third party guarantee for equipment above that value.

#### 4. Principles applied in determining support

4.1. In determining whether or not to grant support (either payment of a grant or the loaning of equipment), the trustees will apply the following principles:

- 4.1.1. Each request or situation will be considered on its own merits;
- 4.1.2. The trustees will carry out sufficient due diligence to satisfy themselves that the request or the situation meets the Charity's purposes;
- 4.1.3. The trustees will also consider whether or not a need has been demonstrated or displayed;
- 4.1.4. Where an application for a grant/loan of equipment has been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees;
- 4.1.5. The trustees are content to work in partnership with other bodies where supporting an entire project may be beyond the scope of support capable of being provided by the Charity;
- 4.1.6. The Charity will not normally provide support in kind, for example, in the form of paying a third party for the provision of accommodation or premises. The Charity intends to simply award financial grants or to loan equipment.

4.2. The trustees must declare the nature and extent of any interest, direct or indirect, which could, or could be seen to, prevent them from making a grant decision only in the best interests of the Charity. Situations in which a conflict might arise include where:

- 4.2.1. A trustee (or a person connected to them as defined in s249 Charities Act 2011) stands to benefit from a grant from the Charity; or
- 4.2.2. A trustee has a duty of loyalty to a third party that conflicts with their duty to the Charity (for example, where a trustee of the Charity is also a trustee of a church which has applied for support. This includes where a trustee is a member of a church's Parochial Church Council.)

4.3. Any such conflict of interest or loyalty must be declared and managed by the trustees in accordance with the Charity's governing documents and conflicts of interest policy.

#### 5. Applicant and partner due diligence

5.1. The trustees will carry out sufficient due diligence on any potential beneficiary (whether being considered for a smaller grant, a larger grant or the loan of equipment) to satisfy themselves regarding the following matters:

- 5.1.1. The identity of the potential beneficiary;

- 5.1.2. That the potential beneficiary is in agreement with (and conducts its affairs in accordance with) the Charity's Basis of Faith (and any Doctrinal Distinctives and Ethical Statements);
  - 5.1.3. If the potential beneficiary is an individual that they are genuine in their profession of Christian faith;
  - 5.1.4. The suitability of the potential beneficiary for the work envisaged, including consideration of their training and experience;
  - 5.1.5. That, if a grant is made, the money will be applied in accordance with the Charity's charitable purposes;
  - 5.1.6. That, if a loan of equipment is made, the equipment will be used in accordance with the Charity's charitable purposes;
  - 5.1.7. That the charity's funds are not knowingly used for:
    - 5.1.7.1. Money laundering in accordance with the operative Money Laundering regulations;
    - 5.1.7.2. Terrorist financing in accordance with the Terrorist Act 2000;
    - 5.1.7.3. Bribery in accordance with the 2010 Bribery Act.
- 5.2. In the case of an organisation, the trustees will expect to be provided with a copy of the potential beneficiary's governing documents and most recent set of accounts.
- 5.3. In cases where the Charity is not the only supporter of the work or project, and to protect its reputation, the trustees may choose to extend any due diligence beyond the proposed beneficiary and to include other partner supporting organisations.
- 5.4. The trustees will adopt a risk-based approach to due diligence. Risk factors will include: the size of the grant or the value of equipment to be loaned and the nature of the relationship between the Charity and the potential beneficiary. Grant size/equipment value will be an important risk factor. The larger the amount of support to be provided/value of the equipment, or the longer the arrangement is intended to last for, the greater will be the likely level of due diligence undertaken.
- 5.5. Where the potential beneficiary is well known to the trustees and the relationship has been long standing and well established, the amount of due diligence undertaken is likely to be reduced.
- 5.6. The results of any due diligence will not last indefinitely. In cases where beneficiaries are supported for a significant period of time, additional due diligence will be undertaken on a beneficiary's change of circumstances that becomes known to the trustees, or in any case after a period of three years.
- 5.7. The trustees may ask each beneficiary to confirm in writing annually that they agree with the Charity's Basis of Faith and any Doctrinal Distinctives and Ethical Statements.

## 6. Decision making

6.1. The decision of the trustees on whether to provide support is final.

6.2. The trustees are not obliged to provide an explanation to applicants in the event that their application is not successful.

6.3. If the Charity provides support to an individual or to an organisation which is not itself a charity, the trustees will have regard to the Charity Commission's guidance on working with non-charitable organisations, as updated from time to time.

## 7. Reporting on grants made

7.1. For all larger grants and all loans of equipment, the trustees require a written report every twelve months setting out the progress and achievements for the period covered and detailing any forthcoming changes to either the nature or the location of ongoing work. Any such changes need to be agreed in advance with the trustees. A financial report will need to be provided as well and the trustees may ask to see receipts and invoices for expenditure of the grant money.

7.2. In the case of a larger grant, if the report provided is not adequate or receipts are not provided, this may affect the future release of funds.

7.3. In the case of loans of equipment, if the report provided is not adequate, the loan may be brought to an end (subject to the terms of the loan agreement).

7.4. For larger grants and all loans of equipment, the trustees may visit supported activities and interview individuals involved in running those activities.

7.5. For smaller grants, the trustees require a written report once the money has been spent, setting out how the money has been used.

## 8. Repayment of grants/return of loans

8.1. Where the grant is for a specified project or purpose, and in situations where that project or purpose does not proceed or where any grant or part of the grant remains unused, unused funds must be returned to the Charity.

8.2. Where the equipment is loaned for a specified project or purpose and that project or purpose does not proceed, the equipment will need to be returned to the Charity (subject to the terms of the loan agreement).

8.3. Where a beneficiary ceases in the opinion of the trustees to believe in, or to act consistently with, the Charity's Basis of Faith and any Doctrinal Distinctives or Ethical Statements, funding will cease and previous grants may need to be repaid, at the discretion of the trustees. In such

circumstances, the loan of equipment will also come to an end (subject to the terms of the loan agreement).

8.4. The trustees may also require repayment of all or any part of the grant, for example, if the beneficiary is subject to any serious financial or governance irregularities or fails to comply with any safeguarding obligations or there is any investigation into misuse of the grant. This list is not exhaustive. In these types of circumstance, the loan of equipment may also come to an end (subject to the terms of the loan agreement).

## 9. Administration

9.1. Payments of larger grants will be made in tranches, in amounts and at a frequency determined by the trustees.

9.2. With the agreement of the Charity and the beneficiary, financial grants will be provided by means of an electronic banking transfer. The Charity's normal payment authorisation process will be applied to any payments. Two trustees will need to authorise any bank transfer. No cash payments will be made by the Charity.

9.3. Grant payments will ordinarily be paid to the beneficiary within 14 days of the grant being agreed.

9.4. Where a loan of equipment is agreed, the Charity will discuss with the beneficiary when the equipment should be delivered. If there are costs in delivering the equipment to the beneficiary, the beneficiary agrees to meet those costs. The beneficiary will need to meet the costs of insuring the item whilst it is in their possession.

9.5. The trustees will keep a written record of the due diligence they undertake on potential beneficiaries.

9.6. Where formal written applications have been received, or other records maintained (including reporting on grants/loans of equipment), these will be stored and subsequently disposed of in accordance with the charity's policy on data protection and prevailing Data Protection legislation.

9.7. The trustees will inform applications of their decision in writing.

9.8. This policy will be reviewed by the trustees every three years.

This version of the policy was adopted by the Charity trustees on .....

The policy was last reviewed on .....

Next review date .....

## APPENDIX ONE

### Basis of Faith

#### North Essex Gospel Trust - Statement of Faith

1. There is one God, who exists eternally in three distinct but equal persons: the Father, the Son, and the Holy Spirit.
2. God is unchangeable in his holiness, justice, wisdom and love. He is the almighty Creator; Saviour and Judge who sustains and governs all things according to his sovereign will for his own glory.
3. God has revealed himself in the Bible, which consists of the Old and New Testaments alone. Every word was inspired by God through human authors, so that the Bible as originally given is in its entirety the Word of God, without error and fully reliable in fact and doctrine. The Bible alone speaks with final authority and is always sufficient for all matters of belief and practice.
4. God created humanity as male and female, giving each man and each woman their physical gender from before birth. In God's good design for His world, men and women have equal dignity and status yet different and complementary roles in marriage, family life and in Christian leadership and teaching.
5. Their greatest purpose is to obey, worship and love God. As a result of the fall of our first parents, every aspect of human nature has been corrupted and all men and women are without spiritual life, guilty sinners and hostile to God. Every person is therefore under the just condemnation of God and needs to be born again, forgiven and reconciled to God in order to know and please him
6. The Lord Jesus Christ is fully God and fully man. He was conceived by the Holy Spirit, born of a virgin, and lived a sinless life in obedience to the Father. He taught with authority and all his words are true.
7. Sinful human beings are redeemed from the guilt, penalty and power of sin only through the sacrificial death once and for all time of their representative and substitute, Jesus Christ, the only mediator between them and God. He rose from the dead and in his resurrection body ascended into heaven where he is exalted as Lord of all. He intercedes for his people in the presence of the Father.
8. Salvation is entirely a work of God's grace and cannot be earned or deserved. It has been accomplished by the Lord Jesus Christ and is offered to all in the gospel. God in his love forgives sinners whom he calls, granting them repentance and faith. All who believe in Christ are justified by faith alone, adopted into the family of God and receive eternal life.
9. The Holy Spirit has been sent from heaven to glorify Christ and to apply his work of salvation by convicting sinners, imparting spiritual life and giving a true understanding of the Scriptures.

10. The Holy Spirit lives in all those he has regenerated, uniting them to Christ. He makes them increasingly Christlike in character and behaviour and gives them power for their witness in the world. By the Spirit, the Christian life involves a growing knowledge of God, trust in Christ, conformity to Christ and actions pleasing to God in every area of life as directed by Scripture.
11. God designed marriage to be a public union between one man and one woman for life and that sexual relations should be within the one-flesh union of marriage. Marriage ultimately serves as a type of the union between Christ and his church.
12. The universal Church is the body of which Christ is the head and to which all who are saved belong. It is made visible in local churches, which are congregations of believers who are committed to each other for the worship of God, the preaching of the Word, the administering of Baptism and the Lord's Supper; for pastoral care and discipline, and for evangelism. The unity of the body of Christ is expressed within and between churches by mutual love, care and encouragement. True fellowship between churches exists only where they are faithful to the gospel as expressed in the full canon of Scripture.
13. The Lord Jesus Christ will return in glory. He will raise the dead and judge the world in righteousness. The wicked will be sent to eternal punishment and the righteous will be welcomed into a life of eternal joy in fellowship with God. God will make all things new and will be glorified forever.

## APPENDIX TWO

North Essex Gospel Trust (“the Charity”)  
Registered Charity number: 1202737

### 1. Purpose

The purposes of the Charity are: the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Felsted and the surrounding area, provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the CIO from time to time. The Basis of Faith and any Doctrinal Distinctives and Ethical Statements are included in Appendix one to this policy.

The trustees have determined that the Charity’s current priorities for support are the advancement of the Christian faith in pursuance of the Charity’s purposes by:

- 5.7.1. providing grants to support the ministry activities of existing or new evangelical churches in Felsted and its surrounding area;
- 5.7.2. providing grants to support the growth of ministry in existing or new evangelical churches in Felsted and its surrounding area;
- 5.7.3. by loaning equipment to support the ministry of existing or new churches in Felsted and its surrounding area.

### 2. Fund distribution

After an application has been submitted, it will be considered at the next trustees’ meeting. Funds are normally distributed and loans of equipment ordinarily start following each trustees’ meeting.

Applications for grants or the loan of equipment can be made at any time in the year; however, they will be held over until the next trustees’ meeting.

### 3. Criteria for applications

The applications will be assessed by the trustees for their suitability, demonstration of need and compliance with the Charity’s purposes.

The decision of the trustees on whether to provide support is final. The trustees are not obliged to provide an explanation to applicants in the event that their application is not successful.

### 4. Reporting on grants received

For smaller grants of £500 or less, the trustees require a written report once the money has been spent, setting out how the money has been used.

For all larger grants over £500 or loans of equipment, the trustees require a written report every twelve months setting out the progress and achievements for the period covered and detailing any forthcoming changes to either the nature or the location of ongoing work. Any such changes need to be agreed in advance with the trustees. For larger grants, a financial report will need to be provided as well and the trustees may ask to see receipts and invoices. If the report provided is not adequate or receipts and invoices are not provided, this may affect the future release of funds. In the case of loans of equipment, if the report provided is not adequate, the loan may be brought to an end (subject to the terms of the loan agreement).

Please complete the attached application form and send it to:

Mr Ben Peart. 6 Linden Pit Path, Leatherhead, Surrey. KT22 7JD.  
[northernsexgospeltrust@gmail.com](mailto:northernsexgospeltrust@gmail.com)

Please include your current governing document, Doctrinal Basis and most recent set of accounts.

NORTH ESSEX GOSPEL TRUST (“the Charity”)  
GRANT APPLICATION FORM (including requests for the loan of equipment)

Name of organisation making application:		
Charity Registration Number (if any):		
Contact Name:		
Contact Address:	Telephone:	Email:
Where do you work and what do you do?		
Is your organisation in agreement with, and does it conduct its affairs in accordance with, the Basis of Faith and any Doctrinal Distinctives and Ethical Statements set out below?		Yes/No
Have you previously applied to the Charity for a grant or for the loan of equipment? If so, when?		Yes/No
What is the grant application for or what equipment is requested and what will it be used for?		
How would a grant or the loan of equipment further the advancement of the Christian faith, consistent with the Basis of Faith and any Doctrinal Distinctives and Ethical Statements set out below?		

Who will be responsible for the management of the grant/the equipment loaned and delivering the proposed activities?	
For grants only: What is the overall cost of the project? Where the grant requested is over £5,00, please provide a breakdown of the anticipated costs of the project on a separate sheet.	£
For grants only: When is funding required? In the case of larger projects, please give a timescale for payments for each stage of the project, using a separate sheet, if necessary.	
What will happen to the project if the funding is not granted or the equipment is not loaned by the Charity?	
For grants only: What will happen if only partial funding is granted by the Charity?	
Have you received any other funding or the loan of equipment for this work?	Yes/No
Are you seeking other funding for this work?	Yes/No
If you receive a grant of more than £500, do you agree to keep all invoices and receipts for inspection by the Charity, if required?	Yes/No
Do you agree to provide feedback on the project and the benefits that the funding or the loan of the equipment have produced – for smaller grants, once the money has been spent; every twelve months for larger grants and loans of equipment?	Yes/No
Grants will be paid by bank transfer. Please supply account name, sort code and account number.	
For loan of equipment only: please confirm you will be happy to enter into a loan agreement with the Charity.	

For loan of equipment only: please confirm you are happy to meet the Charity's costs in delivering the equipment to you.	
Please attach a copy of your own organisation's current governing document, Doctrinal Basis and most recent set of accounts.	
Signature of applicant:	Date: