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Social  
Investment  
Business

# Community Business Renewal Fund

## Second stage guidelines for applicants



# Contents

Your organisation has made it through to the second stage of the application for the Community Business Renewal Fund which offers grants of between £10,000 and £20,000 to enable community businesses in England affected by the Covid-19 crisis to adapt, renew and rebuild their business so they can remain financially viable. The scheme is aimed at organisations delivering services in their local community to support those who have been most affected by the Covid-19 crisis. The main priority support areas for the fund include: areas of England facing high levels of deprivation, organisations supporting and led by disabled people and Black, Asian and Minority Ethnic (BAME)-led or BAME-supporting businesses.\*

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### ***About this guidance***

This guidance provides a reminder of the criteria, a preview of the stage 2 application form and guidance on how to answer each question. It includes information about the documents that you will need to submit alongside your application.

**Part one:** Provides information about our eligibility criteria and priority areas

**Part two:** Provides information about the application process and decision making

**Part three:** Provides information about additional support available for community businesses

**Part four:** A preview of the application form and the information you will need to answer the questions.

**Part five:** Answers some frequently asked questions.

***If you require this guidance to be sent to you in large print, Braille or an audio transcript, please get in touch by email: [comms@powertochange.org.uk](mailto:comms@powertochange.org.uk)***

## Get in touch

If you have questions at any point during the application process, you can get in touch with us for free advice and guidance.

[renewalfund@sibgroup.org.uk](mailto:renewalfund@sibgroup.org.uk)

We are expecting a high number of enquiries though so please make sure you have read this guidance thoroughly before contacting us as the answer you need may be in this document.

### **\* Please note**

We are reviewing all of our terminology, including the use of the term 'BAME' as we aim to be a more inclusive organisation.

# Welcome

## What can you apply for?

**The Community Business Renewal Fund offers grants between £10,000 and £20,000.** These grants will be unrestricted to provide community businesses flexibility in deciding how to respond to upcoming needs and opportunities, both for their business and for their community.

We recognise that community businesses are the experts in their field, and that they will know best on how to adapt to the current changing business landscape.

With this in mind, we are offering unrestricted grants that we anticipate being used primarily towards core costs to give organisations the capacity to respond, evolve and adapt to the challenges they are facing. To be eligible for the Community Business Renewal Fund, organisations must be able to demonstrate that they are financially resilient, with good prospects of viability for the future.

The type of things we anticipate this funding providing support with includes:

- ▶ Meeting core staffing costs which would otherwise be at risk due to the pressure on community businesses to cut costs
- ▶ Creating breathing space for your organisation, giving you time to take a step back, explore new options and focus on business planning
- ▶ Increased costs of a capital project you had planned pre-Covid.
- ▶ Contributing to capital costs of adapting your operations
- ▶ Cashflow support due to delays to your work, or to cover lost trading income

Although the grant will be unrestricted, you will need to be able to spend the funding within 12 months of the award date, and demonstrate what you spent it on.

### How much should you apply for?

You can apply for a grant between £10,000 and £20,000.

We will be asking you what you intend to spend the grant on and to justify the amount you have requested.

# Part One | Can you apply?

## Eligibility Criteria

To be considered for the Community Business Renewal Fund, you will need to demonstrate how you meet each of the following 10 criteria:

### 1. Operating within England at a local / neighbourhood level

Organisations must be rooted in a particular geographical place within England. They should be delivering services locally that build on the strengths and assets of that place to address community needs.

### 2. Meet the four key features of a community business

Power to Change only supports existing community businesses through this scheme. [Here are some examples of a community business.](#) Under the Renewal Fund, we will fund community businesses that have the following four key features:

#### Are you locally rooted?

Community businesses are rooted in a particular geographical place. They build on the strengths and assets of that place to address community needs.

#### Are you accountable to the local community?

This can be demonstrated in many ways (e.g. membership structure, ownership, broad range of local trustees) but you must have evidence of regular community influence in decision making.

#### Are you trading for the benefit of the local community?

Community businesses have a clear trading model and sell services and products in and around their local area. Community businesses create benefits for the local community with their profits and through the way the business is run.

#### Do you have a broad community impact?

Community businesses engage with a variety of different groups in their community and deliver impact against a range of different community needs.



### 3. An established organisation with a track record of trading

At the time of applying, you must be an established organisation with a track record of trading for at least two years prior to March 2020.

### 4. An incorporated organisation

At the time of applying, you must be an incorporated organisation. Unfortunately we are unable to support unincorporated organisations.

### 5. In a stable financial position with good prospects of viability for the future

Organisations will need to show they are well managed and had a reasonable level of financial resilience in 'usual circumstances'. They will have to evidence that they were viable before the Covid-19 crisis and were able to meet payments and debts when they became due. They will also need to display financial resilience and good prospects of viability in the future. We will be asking for information from past financial history to work out their financial position and prospects for the future.

# Part One | Can you apply?

## Eligibility Criteria

### 6. Charitable purpose

You must have a charitable purpose at the heart of what you are asking us to fund, which meets charitable needs in your community.

This does not mean that you have to be a charity as we will fund a variety of legal structures, but we cannot fund activities which don't further a charitable purpose.

Power to Change will fund the following charitable purposes:

- the prevention or relief of poverty
- the advancement of education
- the advancement of health or the saving of lives
- the advancement of citizenship or community development
- the advancement of the arts, culture, heritage or science
- the advancement of environmental protection or improvement
- the relief of those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage
- the relief of unemployment
- the promotion of urban and rural regeneration
- the promotion of social inclusion

We cannot support activities that promote the

advancement of religion or that are party political in nature. This does not prevent faith groups from applying for funding for a community business which has a charitable purpose other than the advancement of religion.

### 7. For public benefit

For an organisation to be charitable, it needs to have both a charitable purpose and to be for public benefit. This means that your organisation must create benefits for a sufficient section of your community, including people who are experiencing disadvantage. If your activities are for private benefit and will only benefit a few people in your community or will only provide benefits to people who aren't experiencing disadvantage, we will not be able to support your organisation.

### 8. Your organisation would benefit from a grant of up to £20,000

This fund aims to help community businesses with unrestricted grants that we anticipate being used to give organisations the capacity to respond, evolve and adapt to the challenges that they are facing due to Covid-19.

### 9. Able to spend the funds within 12 months

The Community Business Renewal Fund is designed to help organisations through the



pandemic, therefore you will need to be able to spend the funds within 12 months of the award date. If your application is successful, we will be asking you for evidence of spend.

### 10. Subsidy Control

From the 1 January 2021 the Brexit transition period has ended and the UK is no longer required to adhere to EU State Aid rules. Instead, from the 1st January 2021 grants awarded by public bodies are subject to new rules on subsidy control. We will use the information provided within your application to ensure that we comply with obligations in relation to the award of subsidies.

## Part One | Can you apply?

### Our priorities

**The Community Business Renewal Fund welcomes strong applications from organisations across the community business sector. We will, however, be prioritising applicants that demonstrate they are:**

#### **Operating in a community that has been hardest hit by Covid-19**

We will be prioritising applications from community businesses operating in areas with Indices of Deprivation (IMD) 1-3, those led by and for Black, Asian and Minority Ethnic (BAME) communities and those led by and supporting disabled people. Research shows that the poorest communities in England, people from BAME backgrounds and disabled people have been disproportionately affected by Covid-19.

#### **Increasing diversity in the community business sector**

We will be prioritising applications from community businesses that are committed to promoting diversity on their board of trustees, amongst their leadership team and staff, volunteers and service users. We are looking for community businesses who are nurturing young people to become future leaders in the sector and unlocking local people's power to make your community a better place.

#### **Supporting the growth and impact of the community business sector**

We are interested in hearing from community businesses who are leading the way, and ensuring that community is at the heart of local recovery post-pandemic.

There are many ways that community businesses support the growth and impact of the sector, including:

- 1) Unlocking local people's power and potential,
- 2) Working closely with local authorities to influence your local economy,
- 3) Helping to address global issues - such as climate change - locally.



## Part One | Can you apply?

### Data protection

Confidential information you provide, such as commercially sensitive data, will not be made public in any way, except as required by law. We may use non-sensitive data about awarded grants, including statistical data about applications, to promote the programme.

Please note that the details captured via this application are deemed necessary in order to complete our review of your application for grant funds. Your personal details and those of your colleagues that you have shared here, will be stored and processed online in accordance with GDPR regulations.

We will only store your information for as long as it is necessary and will delete your information when there is no further legitimate, legal or contractual reason to keep it. For more information and to understand your rights under the GDPR with regards to the information you supply as part of your application, please visit our [website](#).

### Diversity, Equity and Inclusion

Power to Change is committed to the advancement of equality, diversity and inclusion. We seek to be a genuinely inclusive organisations by taking an equitable approach to how we design and implement our policies and practices.

Across all our funding activities, we encourage and welcome applications from community organisations which meet our eligibility criteria and which can clearly demonstrate how their work promotes inclusion.

Inclusive practices are designed to promote participation by people with a wide range of human experience including different race/ethnicity, genders, sexualities, ages, religions and disabilities or lack thereof. To learn more about making your community business more accessible and inclusive for people with disabilities, please read our [Accessibility and Inclusion Guidance](#).



## Part Two | Application process

### How we assess applications and make decisions

#### Stage 2 - Application and Assessment

##### Stage 2 Application

The second stage application form asks you for more details about your organisation and evidence of how you meet the criteria.

In these guidance notes you will find all of the questions you will be asked to complete.

##### Assessment

We will then assess your stage 2 application form and the evidence you have submitted. This could take up to three weeks before it goes to panel for a decision.

Because of the high demand, we anticipate that we will only be able to take forward a small proportion of applicants to the committee.

We will let you know as quickly as possible if your application is not going to be taken forward, either because your organisation or request is not eligible for funding, or because you do not meet our priorities well enough or as well as others.

#### Going to Panel

##### Taking your application to panel

We expect high demand, and to ensure fairness, we may group applicants together (for example, by size of organisation, or by the services they offer) to assess like with like in different rounds.

However, all applications to Round 1 will be assessed within Round 1, and your application will not be rolled forward to a future round.

It will take up to four weeks for your application to be assessed and a decision to be made.

We will update you regularly on your progress throughout the process.

We aim to let you know the outcome of your application within 7 weeks of when you first applied, and within 5 weeks of the date you submitted your Stage 2 application.

#### Stage 3 Decision

##### Decision

The committee's decision will be based on a range of factors, including all the eligibility criteria, the fit with our fund priorities, regions and sectors hardest hit by the Covid-19 crisis, value for money, and the amount of money remaining in the total funding pot.

You will be notified by email of the decision. Any decision is final.

If you are awarded a grant, you will receive a formal grant offer letter, which you will need to sign and return, along with any other requested documents.

You may be contacted towards the end of your grant awarded project by an evaluator. This may include surveys for both your organisation to complete and to send on to your volunteers for them to complete.

Alongside the renewal grant, Power to Change are offering capacity support to community business leaders via the [Powering Up programme](#). Successful applicants will be offered access to this support. Non-successful applicants will still be able to apply into this programme but will have to go through the application process.

## Part Three | Additional support for community businesses

### The Community Business Renewal Initiative

**We want to support the sector to recover and rebuild, and are proud to launch the Community Business Renewal Initiative, which includes the Community Business Renewal Fund.**

For the latest information, including how to access any of the Community Business Renewal Initiative, please [sign up to receive our newsletter](#) and [check our website](#) for updates.

#### **Community Business Mutual Aid**

The Community Business Mutual Aid group was created in response to Covid-19, and exists to provide practical peer support, solidarity and inspiration to all members.

There are regular newsletters, monthly Zoom meetings and the opportunity to share your practical and inspirational stories with the community business sector. Funded by Power to Change, the Mutual Aid group was set up by Practical Governance.

You can join the network and find out when the next themed online meeting is, by visiting: <https://cbmutualaid.co.uk/>

#### **Powering Up! Support for community business leaders**

We know that each community business is different, and will need a variety of support to rebuild and renew. After an informal session with a link worker, your community

business will receive a tailored support package to increase your knowledge, assist with your wellbeing and equip you with the skills to boost your community business. Activities may include: peer-to-peer support, access to technical support and resources such as HR and digital, wellbeing support, depending on your needs.

#### **Recovery Boost programme**

Recovery Boost programme provides grant funding to support the development of a community share offer and achieve the standard mark, as well as match equity investment. The investments will be up to £25,000 of match funding, providing that the minimum share target is achieved.

Recovery Boost programme is designed to support community businesses to launch their first community share offer and is run by Power to Change in partnership with Cooperatives UK.

#### **Community Business Crowdmatch**

Community Business Crowdmatch helps communities to develop, test or grow your community business. The fund is designed to help you raise funds to cover key costs, help you build your network of supporters and provide match funding.

Working with Crowdfunder, Power to Change will offer an investment, up to £10,000, to match the amount raised by your supporters.

#### **Community owned asset protection**

Working with our partners, Cooperatives UK, Plunkett Foundation and Locality, we have identified organisations running community-owned assets that have been most affected by the Covid-19 crisis. For eligible organisations, we will be providing tailored information, advice and guidance to support community businesses to protect their assets.

#### **Making the case for community business**

Power to Change continue to make the case for community businesses playing a crucial role in the economic and social recovery of the country.

To do this, we need your help – if you have a great story that demonstrates the impact your community business has had on the recovery of your local area, please share it with us by emailing: [comms@powertochange.org.uk](mailto:comms@powertochange.org.uk)

## Part Three | Additional support for community businesses

**We want to make it easier for community businesses to recover from this crisis and continue to deliver the vital services needed by local people. Here's some of the additional support available:**

### **How to write effective emergency funding applications**

The Ubele Initiative provide fundraising and organisational development support to BAME organisations who have been affected by the Covid-19 crisis via webinars and 1:1 support calls. [Find out more.](#)

### **Get a clear financial picture for free**

Use the [Twine Benchmark tool](#) to assess your community business' financial health. It is powered by financial data from 650+ community businesses, gathered over 5 years, making it easier to understand how you compare to others in the community business market. It will help you to understand where you can cut costs and use the data to make the case to funders, test new business plans and forecast their results

### **Free advice to adapt your business**

In collaboration with our strategic partners, Power to Change launched a support package for community businesses as we move forward into the new normal.

This support package includes a range of activities, from webinars to short intensive programmes for community business leaders to hone their skills and develop peer networks, helping them to continue to play a vital role in their communities. For updates, [check our newsletter.](#)

### **Other funding available**

Government, councils, social investors and trusts are offering various grant and loan schemes, including [Social Investment Business's Resilience and Recovery Loan Fund.](#)

### **MyCommunity**

[MyCommunity](#) is a platform that brings together all the latest tools, tips and ideas to make your community an even better place to live.

### **Power Up! Grantee events**

A [series of events](#) designed to revive, recharge and most importantly, reconnect our grantees with other community businesses in your region.

Join us online for an interactive, fun and inspiring session where you will have the chance to share your challenges, creative solutions and get advice from other Power to Change grantees who have faced and overcome similar hurdles in recent months.

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## Part Four | Application form

### A preview of the application form and guidance notes

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In this section, you can see the questions we will ask in the application form, along with guidance about how to answer these questions.

<b>Section 1: Organisation Address, social media, and key contact information</b>	
<b>Address street</b>	Text (255 characters)
<b>Address city</b>	Text (80 characters)
<b>Address county</b>	Text (80 characters)
<b>Address postcode</b>	
<b>Organisation phone</b>	
<b>Organisation email address, if you have one</b>	
<b>Organisation website, if you have one</b>	
<b>Organisation Facebook account, if you have one</b>	
<b>Organisation Twitter handle, if you have one</b>	

## Part Four | Application form

### A preview of the application form and guidance notes

<b>Section 2: Understanding your organisation's fit with community business priorities</b>	
<p><b>Please describe the neighbourhood your organisation operates in and how it is rooted within this neighbourhood</b></p> <p><b>Tell us a little bit about your community, how your organisation started and how it serves this community's needs.</b></p>	<p>Text (300 words)</p> <p>By locally rooted, we mean a business started by local people that will benefit the immediate community around it. In a town, that could be a neighbourhood. In the countryside, that could be several villages. This is the area your community business benefits. A majority of your staff, volunteers and other stakeholders should be drawn from this area and reflect its diversity.</p> <p>Please make sure you describe briefly how your community business started.</p> <p>When responding to this, think about whether the following statements are true about your community businesses:</p> <ul style="list-style-type: none"> <li>• My business exists to meet a local need</li> <li>• My business is defined by its link to a local area</li> </ul>
<p><b>Please describe how your community business is accountable to the local community. How do you involve the local community in decisions about how the community business operates?</b></p> <p><b>Do you have local board members, volunteers and staff?</b></p> <p><b>How does your community influence what you do?</b></p>	<p>Text (300 words)</p> <p>You will be able to demonstrate how you give local people real, ongoing opportunities to shape what you do, through your organisation and project's governance. Ways you could demonstrate accountability to the local community include having open membership, regularly consulting with local people about your activities and plans or involving local people through a community share issue.</p> <p>You may want to consider things such as how you involve the local community in decisions about how the community business operates? Or if you have local board members, volunteers and staff?</p> <p>When thinking about responding to this question consider how true the following statements are for your community business:</p> <ul style="list-style-type: none"> <li>• My business was started by members of the local community</li> <li>• My business is led by members of the local community</li> </ul>

## Part Four | Application form

### A preview of the application form and guidance notes

<p><b>Please describe how your organisation generates income through trading. This can be goods or services, or a combination of the two. For instance; renting rooms, contracted services, trading at a cafe.</b></p> <p><b>If you generate a profit/surplus from trading activity, what is this used for?</b></p>	<p>Text (300 words)</p> <p>A community business makes money by trading products and services. Your organisation must have a clear trading model, selling services or products to people in your local area, with profits used to deliver local benefit. Your community business may choose to trade across a broader area than your local community in order to create a sustainable business model. The profit from trading is then reinvested to deliver more activities/services that benefit local people.</p> <p>All or part of your income will come from community activities such as delivering a service for vulnerable people, running community transport, hiring out your space for community activities, providing housing or selling the produce you grow. For instance; renting rooms, contracted services, trading at a cafe.</p> <p>If you generate a profit/surplus from trading activity, what is this used for? Please include the proportion of your annual income that is generated through trading.</p>
<p><b>Please describe how your community business benefits and supports a broad range of members of the local community. This could be through different services and activities or ensuring you include groups which may, in the absence of such effort, be excluded from participation.</b></p>	<p>Text (300 words)</p> <p>Community businesses are set up to address local needs and contribute to a broader sense of confidence and pride in a place. They run events, activities or services to meet community needs. Broad community impact is about being open to a range of members of your local community and having multiple impacts. This could be through different services and activities and/or ensuring you include groups which may, in the absence of such effort, be excluded from participation.</p> <p>You will be able to demonstrate how your organisation is inclusive and gives opportunities for people with different abilities and backgrounds to get involved.</p>

## Part Four | Application form

### A preview of the application form and guidance notes

<p><b>What are you doing as an organisation to help the community business sector grow and thrive?</b></p>	<p>Text (300 words) Examples of how you might do this include:</p> <ul style="list-style-type: none"> <li>• Nurturing young people or people who would otherwise not be involved in your work to become leaders in your community</li> <li>• Helping other community businesses to develop and grow by sharing your knowledge and expertise</li> <li>• Working in partnership with local authorities / local enterprise partnerships to influence local economic development</li> <li>• Positioning your community business to address global issues such as racial injustice and the climate crisis</li> <li>• Unlocking local people's potential or power to help make places better</li> </ul>
<p><b>Section 3: Understanding your organisation's fit with diversity and inclusion priorities</b>  <b>Please note:</b> Being BAME-led or disability-led is a fund priority, but is not a requirement of receiving funding.          If your organisation is not BAME-led or disability-led, please select 'no'</p>	
<p><b>Is your organisation BAME led and/or disability led? If so, please tell us how.</b></p> <p><b>Sub question:</b>  <b>If your organisation is not BAME-led or disability-led but is taking active steps to working towards greater representation from these groups, please tell us how.</b></p> <p><b>Being BAME led or disability led is a fund priority, but is not a requirement of receiving funding. If you are not BAME-led or disability-led, please select 'no'</b></p>	<p><b>Please pick one:</b> Yes / No</p> <p><b>Subquestion:</b> Text (300 words)          By 'BAME-led or 'disability-led' we mean that either:</p> <p>(i) 51% or above, of the board and senior management team are BAME or disabled; or          (ii) Organisations self-define as BAME-led or disabled-led based on who is making their key strategic decisions. By 'making key decisions' we mean that decisions on core strategic and financial matters are taken by a diverse group of decision-makers, not that consultation is undertaken to inform decisions that are subsequently taken by a group that is not diverse-led.</p> <p>By 'representation' we mean that at least one of your board or senior management are from diverse backgrounds.</p> <p>These definitions are informed by <a href="#">research done by the Arts Council</a>.</p>

## Part Four | Application form

### A preview of the application form and guidance notes

<p>Does your organisation run, or plan to run activities in the future that are specifically aimed at improving the inclusion of any of the following groups?</p> <ul style="list-style-type: none"> <li>- BAME communities</li> <li>- Disabled individuals</li> <li>- LGBTQIA+ individuals</li> <li>- Young people (aged under 30 years)</li> </ul> <p>If Yes, please explain how</p>	<p>Please pick one: Yes / No</p> <p>If Yes: Text (300 words)</p>
<p><b>Section 4: How COVID-19 has affected your organisation</b></p>	
<p>Have you been supporting your community during the COVID-19 crisis and lockdown? If so, please describe how.</p>	<p>Text (300 words)</p>
<p><b>Section 5: Finances &amp; Grant Requirements</b></p>	
<p>How much funding are you requesting?</p>	
<p>What do you intend to use this grant for?</p>	<p>Please select one:</p> <ul style="list-style-type: none"> <li>Meet core staff costs</li> <li>Contribute to costs of adapting operations</li> <li>Cashflow support needed as a result of covid-19</li> <li>Equipment costs</li> <li>Other (80 characters)</li> </ul>
<p>How will you use this funding to support your medium term needs, and help you to adapt to the impact of Covid-19?</p>	<p>Text (300 words)</p>

## Part Four | Application form

### A preview of the application form and guidance notes

<p>Please fill out the attached <a href="#">Organisation Financials template</a> with income, expenditure, assets and liabilities for your organisation's most recent annual accounts, and up to two years prior if available.</p> <p>We're interested in understanding your community business as a whole. Therefore, please provide financial information of the group, including any trading subsidiaries. You may find that providing more than one year of information to provide a more rounded picture of your organisation</p>	
<b>Section 6: Supporting documents</b>	
<p>Please upload your organisation's most recent annual accounts, and the annual accounts for up to two years prior if available.</p>	<p>Optional upload</p>
<p>Please upload a copy of your governing documents or your constitution.</p>	<p>Optional upload</p>

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## Part Four | Application form

### A preview of the application form and guidance notes

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Submitting this application is a two stage process. When you click **Submit** you will have one more opportunity on the next page to review and print your answers.

If there is anything you would like to edit you will have the option to change your responses. This will take you back through the application form.

You will then need to resubmit your form. Please ensure you scroll to the bottom of the next page and click **Confirm** when you are happy with your answers. Please note, if you do not click Confirm your application will not be submitted.

Please click the **Confirm** button when you are ready to submit your completed form.

Power to Change will use the information you have provided on this form to make a decision about the suitability for a grant and administer successful grants, including contributing to research and evaluating the processes and impacts of the programme.

The information provided will be held on our secure CRM systems which are based within the European Economic Area. All decisions regarding grant applications are made by a panel. Successful grant application information is retained for a period of 7 years, whilst unsuccessful applications are held for a period of 2 years before being securely destroyed. We take the security and privacy of the information you provide seriously and individuals have a number of rights under data protection legislation, if you wish to find out more about how we process your information, please find out [privacy policy here](#).

#### What happens next?

We aim to let you know the outcome of your application within 7 weeks of when you first applied, and within 5 weeks of the date you submitted your Stage 2 application. Any decision is final.

If you are awarded a grant, you will receive a formal grant offer letter, which you will need to sign and return, along with any other requested documents.

Alongside the renewal grant, Power to Change are offering capacity support to community business leaders via the [Powering Up programme](#). Successful applicants will be offered access to this support. Non-successful applicants will still be able to apply into this programme but will have to go through the application process.

We recommend you look at alternative sources of funding and support on [www.mycommunity.org.uk](http://www.mycommunity.org.uk) and the National Lottery Community Fund website.

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## Part Five | Frequently Asked Questions

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We will be answering the most Frequently Asked Questions (FAQs) as the scheme develops. You can find these on our website on the [Community Business Renewal Fund webpage](#).

If you have a question which isn't answered in this guidance, please get in touch by email [renewalfund@sibgroup.org.uk](mailto:renewalfund@sibgroup.org.uk)

