



Special Update Feature

Beat the Budget Blues – How to Write a Winning Financial Plan!

(Article submitted by Katherine Elliott, GRANTfinder Information Researcher)

Introduction

Approximately 30% of the schemes on GRANTfinder are run by funding providers who specifically request a copy of a budget or some form of financial documents or statements as part of their grant-making process. This request can either be a copy of the latest budget from a project or that one is produced for inclusion with the application when applying for funds. This article aims to raise the awareness of how important budgets are within the grant-making sector and to provide some useful tips and hints on how to create your own successful budget for inclusion with a grant application.

"Making a strong financial case is an essential part of any pitch for investment. To do this you will need to provide information on turnover, cash flow forecasts and budgeting."⁽¹⁾

Working Example

Throughout, this article will refer to a working example and, for ease, the same example will be used each time.

The example project will be as follows:

Title: Debt Counselling

Offered by: Voluntary Agency

Description: Offers both an in-house programme and an outreach programme in the local community. The project will target both disadvantaged people and vulnerable people

Start Date: 01/04/2008

End Date: 31/03/2009

Project Manager: John Smith

Project Officer: Rachael Jones

Location: Trent

What is a Budget and Why Do We Need One?

No matter what size the business or organisation, budgets can play a vital role. Neglecting to budget, or ignoring the need to compose and maintain a budget correctly, can result in the failure of a project or the business as a whole. And, particularly from the point of view of submitting a funding application, a budget lacking detail can be costly. As Claire Watts, External Funding & Policy Manager at East Riding of Yorkshire Council explains, "It is unusual to be able to find the full cost of a project from a single source. The more accurate and comprehensive the proposed budget for the project is, the easier it is to identify potential sources of funding for different elements of your delivery."

So what is a budget? Budgets are financial forecasts or plans expressing the predicted income and expenditure for the year to come. Simply put, budgeting is planning ahead to enable your organisation to make informed and confident financial decisions.

The advantages of preparing and composing budgets are as follows:

- * Funders may require one in addition to a business plan, especially for new organisations.
- * To help you manage the money.
- * To help with future planning.
- * To help you meet objectives.
- * To provide confidence that the business or organisation will profit.
- * To help identify problems before they occur.
- * To improve decision-making.
- * To increase staff motivation through targets.
- * To monitor performance.

In 2006, it was estimated that the UK voluntary sector was responsible for managing an annual income of £26.3 billion⁽²⁾.

Different Types of Budgets

Many different types of budgets exist and this section aims to help you identify which type of budget you need to use in your grant application.

Different funders will have different requirements and will need to check your budget to ensure that your proposal is viable. Some funders will require a budget for the whole organisation and others will specifically request a budget for the particular project for which you are requesting funding.

Line-Item Budgets:

The most common type of budget required by funders is a line-item budget. The line-item budget represents expenditure in specific budget categories such as personnel and non-personnel. The line-item budget works by developing a total amount for each budget line item, and all the lines are then added together to create a project total. Using our Debt Counselling project, a simplified version of a line-item budget would look like this:

Expenditure

Personnel

Project Manager	12 month salary	20,000
Project Officer	12 month salary	15,000

Operating Expenses

Rent @ £3,000 p.c.m.	12month project	36,000
Supplies and materials		10,450

Printing	3,160
Equipment	1,970
Marketing	4,870
Insurance	6,000
Subtotal Expenditure	97,450
Total	97,450

Functional/Performance Budgets:

Functional or performance budgets contain more information than a line-item budget. A functional budget organises expenditure according to a specific programme or project objective. Using a functional budget, you can determine the cost of performing each part of the project.

Using our Debt Counselling project, a functional/performance budget would look like this:

Budget Activities	Objective 1: Disadvantaged People	Objective 2: Vulnerable People	Total (£)
Expenditure			
Project 1: In-house counselling			
Personnel	32,000	32,000	64,000
Rent	3,000	3,000	6,000
Supplies and Materials	4,000	4,000	8,000
Equipment	13,000	13,000	26,000
Refreshments	550	550	1,100
Project 2: Outreach Programme			
Personnel	32,000	32,000	64,000
Supplies and Materials	4,000	4,000	8,000
Equipment	6,000	6,000	12,000
Marketing	500	500	1,000
Communications	450	450	900
Insurance	1,200	1,200	2,400
Total Project			193,400

Preparing and Writing Your Budget

In order to write a budget you must have first planned or prepared what will be going into it. This section aims to help you identify key headings to be included within your budget and how to scrutinise the figures you will use.

To draw up an accurate budget it can take a lot of time (sometimes months!) to get each figure agreed upon by all those necessary within the organisation. It is, therefore, advisable that work on budgets for the coming year or project starts as early as possible.

1. The Headings:

The first step to drawing up a budget is planning. You will need to decide:

- what the budget will cover;
- what items will need to be included; and
- the likely categories of expenditure and income that will be needed.

The basic principle is that the budget will be split into two: expenditure; and income.

Expenditure may be further divided into capital and revenue budgets, where capital refers to the costs of fixed assets (medium- to long-term) and revenue refers to daily working costs including rent and utility bills (short-term).

Another way of dividing expenditure would be to use three sub-categories: fixed (charges that are likely to stay the same); variable (charges that are likely to change depending on levels of activity); and mixed (where expenses could include call charges, where the line rental stays the same but the call charges will vary). Whether you use capital and revenue or fixed, variable and mixed will depend upon personal preference or how the funder has requested it to be presented.

Income can be further split into three categories of confirmed; probable; and possible.

Suggested budget headings include:

Income

- * Grants – from local authorities; from other statutory bodies; from charitable trusts and foundations; and from companies.
- * Legacies – a gift given by someone through a will following their death.
- * Other gifts – including donations from individuals.
- * Membership subscriptions – monthly, quarterly or annual subscription fees payable.
- * Sales of publications etc.
- * Fundraising events.
- * Fees for services.
- * Bank interest.

Expenditure

Staff costs - salaries; pensions; recruitment; training; and volunteer expenses.

- * Office expenses - bookkeeping/payroll; bank charges; photocopying; postage; printing and stationery; telephone and fax; insurance; hospitality; professional fees/consultancy; and depreciation of equipment.
- * Premises - rent and rates; water and refuse; heat and light; cleaning; and repairs and maintenance.
- * Direct Charitable Expenditure - travel; staff costs; volunteer costs; materials; training; equipment; membership subscriptions; publications; marketing and leaflets; and property costs.
- * Management and Administration - AGM and annual report; and audit and independent examination.

2. The Figures:

The second step of budget-making is preparing the figures that you will use. It is essential to be as realistic as possible at this stage. To get ideas of figures to include in your budget expenditure section use the following guide:

- * Talk to people in similar organisations, equipment suppliers, and builders and contractors, and request three estimates for work you know will need doing.
- * Use local trade union scales to gather salary information and pay scales.
- * Use catalogues or the Internet to estimate the cost of office supplies and equipment like fridges, desks and stationery.

Once you have costed your expenditure, start to look at the income section of the budget and estimate the likely amounts of funding to be received from each source.

In order to aid you in future, it's always a good idea to keep a clear note of how you arrived at each figure and of those which you are not sure about.

3. Repeat the Figures:

Once the rough figures are in your budget it would be a good idea to show others in your organisation for two reasons: (i) to make sure that you have not omitted any details; and (ii) also, to ask those concerned about any figures you are unsure about.

Another factor you may need to consider is inflation. Some larger organisations have their own standard way of considering inflation, in which case you may need to consult with the finance department. Smaller organisations may not have a system of their own and, therefore, can adopt a system they are aware other organisations use. However, some funders may request it to be done in a particular way. In short, there is no one method of calculating inflation.

4. Contingencies:

You now need to consider whether the income is less than expenditure and, if it is, how you are going to deal with it. There could be a fundraising shortfall or one of your applications may fail. Here, you need to consider the following:

- * Can the project be scaled down?
- * Can parts of the project be postponed or cancelled?
- * Is there enough time to submit applications to other funders?
- * Can the project be split into phases, with the budget referring to the first phase?

5. Approval:

Once you are at this stage, the budget may have to be presented to the management committee for their comments, alterations and approval.

This simple checklist can be used for aiding you to prepare to write your budget:

- * Work out how much will be needed under each heading.
- * Visit other groups similar to yours and be prepared to learn from their experience.
- * Do not guess figures if there are other groups in the same building; for example, you could ask them what their heating bills are like.
- * If you can't find the correct price of something, again don't guess; get quotes from three suppliers and use the average price of the three.
- * Use the relevant local authority pay scales to help you estimate staff salaries and remember to include costs of National Insurance contributions, pension contributions and salary increments etc.
- * Take into account inflation, especially if you will be budgeting into the next financial year.
- * An important factor to remember is to note down how you arrived at a figure for inclusion under one of the headings so that, if asked, you can explain this at a later date.
- * Be realistic with income figures and how much you will receive from each category.
- * Look at the figures a second time – is there anything which has been left out?
- * Finally, does the final figure show an income shortfall? If so, you need to know how you are going to meet this shortfall.

Essential Ingredients for a Successful Budget

When drawing up a budget it can be easy to overlook items and forget to include them in your calculations. Here, we aim to provide you with a list of ideas of what you may have forgotten to include previously⁽³⁾.

Expenditure:

Setting up an office:

- * A letterhead, design, Desk Top Publishing, printing.
- * Compliment slips and business cards.
- * Identification badges for staff.
- * Envelopes, invoices, photocopy paper, note pads, biros, Tippex, paper clips, staples, toner.
- * Minor equipment including cash boxes, staplers and first aid kits.
- * Telephones, handsets, switchboard, line connection, ISDN line, fax line, Internet subscription.
- * Photocopiers – purchase or lease costs and maintenance.

Computers:

- * Set-up costs, software, computers, printers, scanners, monitors, modem, additional telephone lines and rental, security devices, anti-glare shields, mouse, keyboards, zip drive or other back-up systems.
- * Recurrent costs – discs, printer cartridges, paper, Internet subscriptions, telephone charges, staff training, maintenance and repair, depreciation.

Vehicles:

- * Lease payments or purchase price.
- * Insurance.
- * Road fund licence.
- * MOT.
- * Basic maintenance.
- * Subscription to recovery organisation.
- * Garaging.
- * Salary and training.
- * Petrol.
- * Cleaning.
- * Parking.
- * Additional maintenance.
- * Payments to casual drivers.

Property costs:

- * Legal costs.
- * Rent, service charges, mortgages and loans.
- * Heat and light.
- * Insurance.
- * Rates, water and sewerage, refuse collection.
- * Cleaning.
- * Building works – architects, surveyors, adaptations, access issues and compliance with fire regulations and health and safety, environmental health, building and planning controls, Factories Act, Office Shops and Railway Premises Act.
- * Decoration, costs of compliance with the lease including redecoration on vacant possession, carpets, blinds, upgrade of security – shutters, locks and burglar alarms.

Furniture:

- * Entrance and hallways – signs, lights, ramps and entry-phones.
- * Reception – carpets, chairs, noticeboards, receptionist desk and chair, staff/department pigeon holes.
- * Office – desks, filing cabinets, chairs, noticeboards, room dividers, curtains/blinds, table lamps, tea/coffee-making facilities, storage/fridge, coat-tree, shredder and bins.
- * Other work spaces – floor coverings, work benches/equipment tables, seating, lighting, ventilation, cleaning materials and work equipment.
- * Training and meeting rooms – curtains/blinds, carpets, chairs, tables, flip charts, white boards, OHP, video and TV, kettles, cups, sufficient toilets.
- * Play areas/crèche – carpet, children’s tables and chairs, play equipment, water supply, wet area, sink, fridge, children’s toilets.
- * Storage – stationery, other supplies and stocks, safe, equipment, library and archives.

Staff costs:

- * Recruitment – advertising, photocopying, postage, panel expenses, applicant expenses, Criminal Records Bureau (CRB) checks, refreshments and venue.
- * Salaries – national insurance, pension, increments and inflation in future years.
- * Staff training and external consultants/supervisors.
- * Travel expenses.
- * Volunteers – recruitment, insurance, training, travel and meal costs.

Insurance:

- * Public liability.
- * Employer’s liability.
- * Personal accident or injury to staff, volunteers and management committee members.
- * Loss or damage to assets either on specified premise (contents) or anywhere else (all risk).
- * Also consider if you might need the following:
 1. Building insurance.
 2. Increased cost of working – relating to costs following a fire or flood etc.
 3. Motor vehicle insurance for volunteer drivers using their vehicles as well as yours.
 4. Professional indemnity – with reference to giving poor or wrong advice that the organisation might be sued over.
 5. Money insurance – is there a lot of cash on the premises or being handled?
 6. Fidelity bond⁽⁴⁾ – insuring for dishonest staff.

Office type costs:

- * Book-keeping/payroll.
- * Bank charges.
- * Photocopying.
- * Postage.
- * Printing and stationery.
- * Telephone and fax.
- * Insurance.
- * Hospitality.
- * Professional fees/consultancy.
- * Depreciation of equipment.

Compliance costs/management and administration:

- * Audit or independent examination.
- * AGM and annual report.

Fundraising:

- * Staff.
- * Marketing – leaflets etc.

Direct cost of the service:

- * Specialist equipment.
- * Recruitment and training.
- * Publicity and marketing.
- * Subscriptions, memberships and publications.
- * Wages/salaries and employers National Insurance contributions, pensions and volunteer expenses.
- * Insurances.
- * Materials.
- * Travel.
- * Clothing.
- * Cover for sickness/maternity.
- * Telephone communications.
- * Translation.
- * Property costs – rent, heat and light.

Income:

Usually, at the start of the year, some applications for funds will have been approved and some income would already be secured. However, most applications may be taking place during the coming year and remain outstanding whilst you draw up the budget.

Whether to include unsecured income in the budget will always pose problems for budget makers. It can be risky and will involve a degree of judgement and objectiveness. As a general rule, if you are not fairly certain that the application for funding will be secured, do not include it within your budget.

If you do include any kind of unapproved funding the treasurer or finance worker should draw attention to this fact. He or she would usually make suggestions referring to what can be done if the applications are rejected.

It would also be advisable to include notes as to whether the income received is restricted, unrestricted, grant, service agreement or contract. Therefore, you will be able to assess where each grant can be spent and if any of the funding can be spent in multiple areas of the project.

Sales Income:

Sales income will be unrestricted and will vary significantly between organisations. The best way to include sales income in your budget would be to look at the trend over a period of years beforehand to allow you to forecast for the coming year.

Using Your Budget

Unless your budget is regularly referred to, its original purpose - whether that is acting as a benchmark or a linchpin in your funding application - will be wasted. The following information intends to advise you how to understand your budget and use it to its full potential.

- * Budgets can also act as a guide during the year or length of a project as a checking system that you are spending the money as you had planned. A budget that you made at the beginning of a financial year or project can warn you months later that you are over-spending, under-spending or spending in unexpected areas.

- * Budgets can help to identify monetary problems early on and, if referred to often, can therefore help you to control any difficulties that may arise. It is advisable that the group or committee checks the budget each month to review income and expenditure (although for small organisations this could be extended up to three months).
- * Budgets for the next financial year should be started approximately six to nine months into the current financial year, depending upon when you will need the figures for funders and how long it will take you to compile them⁽⁵⁾. Using your current budget you will have a clearer idea of how your budget works and adjustments that you will need to make.
- * Comparing year-on-year budgets can be a way of benchmarking the performance of your organisation or business. This analysis can help you recognise trends and compare figures to measure the performance of the organisation.

Revising Your Budget

Using up-to-date budgets enables the organisation to be flexible, and allows you to manage your cashflow more easily⁽⁶⁾. Here we aim to provide details on how to revise your budget when you come to review it.

When considering your budget you should pay particular attention to your actual income and your actual expenditure,

"Analysing these variations will help you to set future budgets more accurately and also allow you to take action where needed."⁽⁷⁾

When revising your budget it is highly likely that your budgeted figures will not match the actual figures that you obtain. This could be for a number of reasons including:

- * you may have made calculation errors;
- * there have been changes to the original plan; or
- * the effects of external factors that are out of your control, such as interest rates.

The differences you obtain are known as variances. When revising your budget it is important that these variances are taken into consideration and not ignored. It is expected that there will be at least some small variances throughout your budget, however, if there is a significant variance you should consider why this has occurred. It may be that a promising funding application was refused or the receipt of a grant may have been delayed.

"The moral of this section is that the budget should never be put to one side once written: it will need to be closely followed and maintained. Any issues need to be acted upon as soon as possible, whether favourable or adverse."⁽⁸⁾

Top Tips

The best way to view your funding application is as a selling document. You are selling the idea of supporting your project, over others, to potential funders. Here we aim to provide some useful hints and tips for using budgets in grant applications.

Language and Jargon:

- * Avoid long sentences and paragraphs, jargon and waffle. Use short words, sentences and paragraphs.
- * Highlight key features using bold text and bullet points.
- * Use headings and subheadings to enable the reader to identify the different sections.

- * Ask another person, who knows little about the project, to read the application. An unfamiliar person will be able to identify assumptions you have made and ask for explanations of things that may be unclear.

Facts and Figures:

- * Use facts and figures to evidence claims that you have made. These will show the extent of the need and effectiveness of your methods.
- * Rather than simply identifying items as 'desperate', 'urgent', 'important' or 'unique', prove it using the facts and figures in your proposal.



General:

- * Ensure every item you expect to have to pay for is included within the budget (use the examples of expenditure cited earlier in this article as a checklist).
- * Ensure your costs and estimates are realistic.
- * Try to account for inflation.
- * Ensure you include administrative overheads, remembering the organisation needs to function while the project is happening.
- * Make certain the funder is aware which elements of the budget you are asking them to fund if it will not be the whole amount.

Presentation:

- * Attach the budget as a separate budget sheet rather than including lots of figures in the actual application.
- * Different standards will be required from different funding providers. An application to a Director of a company will vary from an application to a national foundation. Government agencies may have their own standards and preferred formats. Many sponsors will have their own application forms and budget sheets which you will have to fill in. It is therefore essential that you tailor the content and style of communication to your target audience.

To Conclude

Finally, we hope this article has helped you somewhat determine the sort of financial information you should be including with your funding applications.

Included below is a virtually complete budget with income and expenditure laid out for you. Appendix 1 includes income that has been received and that which is waiting for approval. Appendix 2 shows different types of expenditure that might be included within an ordinary budget.

Hopefully this article has made you feel more confident about writing your own budget.

Start simple, prepare well and follow your checklists and you will be well on your way.

Good luck!

Please bear in mind that the figures used in the examples throughout this article are for demonstration purposes only and in no way reflect representations that should be made.

The final example budget in this report has been created using GRANTtracker (see Useful References):

Useful References

GRANTtracker is an administrative tool which provides the means of recording information on funding support and bid submission. Further information is available at www.grantracker.co.uk or from enquiries@grantracker.co.uk. Alternatively, you can telephone GRANTtracker on (01909) 501200.

Single Regeneration Budget: A Handbook for the Community and Voluntary Sectors, Greg Clarke, published by NCVO Publications, 1994.

Grant Seekers Budget Toolkit, James Aaron Quick, published by John Wiley & Sons, 2001.

The Principal's Guide to School Budgeting, Richard D. Sorenson and Lloyd M. Goldsmith, published by Corwin Press, 2006.

The Complete Guide to Business and Strategic Planning for Voluntary Organisations, Alan Lawrie, published by Directory of Social Change, 3rd edition 2007.

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- (1) *New Start Magazine*, New Start Publishing Ltd. Reported at Learning Curve p21, Volume 10 Issue 418 25 January 2008.
 - (2) National Council for Voluntary Organisations (NCVO) UK Voluntary Sector Almanac 2006: The State of the Sector. Reported at NCVO website: <http://www.ncvo-vol.org.uk/research/index.asp?id=2380>
 - (3) Checklist provided by <http://www.cash-online.org.uk>
 - (4) Fidelity Bonds are becoming increasingly popular. A fidelity bond is a form of protection that covers policyholders for losses that they incur as a result of fraudulent acts by specified individuals. It usually insures a business for losses caused by the dishonest acts of its employees. While called bonds, these obligations to protect an employer from employee-dishonesty losses are really insurance policies
 - (5) Finance Hub, *Managing Finances and Resources*. Reported at http://www.financehub.org.uk/managing_money_and_resources/budgets_and_costing/how_often_do_we_need_to_refer_to_the_budget.aspx
 - (6) Reported at <http://www.businesslink.gov.uk/bdotg/action/detail?r.l1=1073858790&r.l3=1074416511&r.t=RESOURCES&type=RESOURCES&itemId=1074417319&r.i=1074416965&r.l2=1073858944&r.s=m>
 - (7) Reported at *ibid*.
 - (8) Reported at www.bizhelp24.com/accounting/budgeting-in-small-business-10.html

Appendix 1

Project: Debt Counselling						
Description	Offering both an in-house programme and an outreach programme in the local community. The project will target both disadvantaged people and vulnerable people.					
Lead Department	Voluntary Agency	Estimated Cost	£105,000.00			
Reference	GT0013	Actual Cost	£105,000.00			
Cost Centre		VAT	£0.00			
Status	OK	VAT Status	Exempt			
Start Date	01/04/2008	Project Contact	Rachael Jones			
Finish Date	31/03/2009					
Current Stage	Project	On 01/03/2008	Project Manager	John Smith		
Location		Priority Areas				
Trent		Corporate Objectives Engaging Communities				
Project Bids						
Fund	Confirmed		Cash Requested		Actual Cash	Bid Status
Charitable Trust 1	Yes	£	10,000.00	£	10,000.00	Ok
Charitable Trust 2	No	£	5,000.00	£	5,000.00	Ok
Community Foundation	Yes	£	18,000.00	£	18,000.00	Ok
Corporate Sponsor 1	Yes	£	14,500.00	£	14,500.00	Ok
Corporate Sponsor 2	No	£	15,000.00	£	15,000.00	Ok
Corporate Sponsor 3	Yes	£	16,000.00	£	16,000.00	Ok
County Council 1	Yes	£	6,000.00	£	6,000.00	Ok
Lottery Funding 1	Yes	£	20,500.00	£	20,500.00	Ok
Overall Totals		£	105,000.00	£	0.00	
- Confirmed Totals Only				£	85,000.00	
Project Bid Funds Received						
Fund	Confirmed	Receipt Date	Cash	In Kind	Total	
Charitable Trust 1	Yes	01/03/2008	£ 10,000.00	£ 0.00	£	10,000.00
Community Foundation	Yes	01/03/2008	£ 18,000.00	£ 0.00	£	18,000.00
Corporate Sponsor 1	Yes	01/03/2008	£ 14,500.00	£ 0.00	£	14,500.00
Corporate Sponsor 3	Yes	01/03/2008	£ 16,000.00	£ 0.00	£	16,000.00
County Council 1	Yes	01/03/2008	£ 6,000.00	£ 0.00	£	6,000.00
Lottery Funding 1	Yes	01/03/2008	£ 20,500.00	£ 0.00	£	20,500.00
Overall Totals			£ 85,000.00	£ 0.00	£	85,000.00
- Confirmed Totals Only			£ 20,500.00	£ 0.00	£	20,500.00
Project Partners and Match Funding						
Company	Confirmed	Receipt Date	Cash	In Kind	Total	
GRANTfinder Ltd.	Yes	04/02/2008	£ 0.00	£ 0.00	£	0.00
Overall Partner / Match Funding Totals			£ 0.00	£ 0.00	£	0.00
- Confirmed Partner Totals Only			£ 0.00	£ 0.00	£	0.00
- Confirmed Match Funding Totals Only			£ 0.00	£ 0.00	£	0.00

Appendix 2

Project: Debt Counselling							
Outgoing Projects / Project Fund Recipients							
Project Name	Rent for project				Occurred On	01/03/2008	
Stage	Application Received						
Recipient	GRANTfinder Ltd.						
		Cash Total	In Kind	Given On	Confirmed		Total
		£ 36,000.00	£ 0.00	28/02/2009	Yes	£	36,000.00
Project Name	Project Director				Occurred On	31/03/2008	
Stage	Application Received						
Recipient	GRANTfinder Ltd.						
		Cash Total	In Kind	Given On	Confirmed		Total
		£ 20,000.00	£ 0.00	28/02/2009	Yes	£	20,000.00
Project Name	Supplies and Materials				Occurred On	01/03/2008	
Stage	Application Received						
Recipient	GRANTfinder Ltd.						
		Cash Total	In Kind	Given On	Confirmed		Total
		£ 10,450.00	£ 0.00	28/02/2009	Yes	£	10,450.00
Project Name	Equipment				Occurred On	01/03/2008	
Stage	Application Received						
Recipient	GRANTfinder Ltd.						
		Cash Total	In Kind	Given On	Confirmed		Total
		£ 1,970.00	£ 0.00	28/02/2009	Yes	£	1,970.00
Project Name	Marketing				Occurred On	01/03/2008	
Stage	Application Received						
Recipient	GRANTfinder Ltd.						
		Cash Total	In Kind	Given On	Confirmed		Total
		£ 4,870.00	£ 0.00	28/02/2009	Yes	£	4,870.00
Project Name	Insurance				Occurred On	01/03/2008	
Stage	Application Received						
Recipient	GRANTfinder Ltd.						
		Cash Total	In Kind	Given On	Confirmed		Total
		£ 6,000.00	£ 0.00	28/02/2009	Yes	£	6,000.00
Grand Totals		£ 79,290.00	£ 0.00			£	79,290.00
		Balance for	Debt Counselling			£	25,710.00

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