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**GrantFinder**

 **Money Saving Expert (MSE) Charity**

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| Related to item: Money Saving Expert (MSE) Charity Announces Funding Theme for September Round |

Prepared for Steve Abson of The Coalfields Regeneration Trust

## [Money Saving Expert (MSE) Charity](https:///search.mygrantfinder.co.uk/Scheme/View/GRUKBP3%21S31054) UPDATED

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| Fund ID: | S31054 |
| Status: | Future |
| Last updated: | 03/08/2023 |

A limited number of grants are available to not-for-profit organisations in the UK for projects that relate to the delivery of financial skills to different defined groups.

**Fund Information**

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| Funding body: | MSE Charity |
| Maximum value: | £ 8,000  |
| Application deadline: | 29/09/2023  |

**Background**

The Money Saving Expert (MSE) Charity was established as a registered charity in October 2007. The Charity is designed to try and break the cycle of debt. The Charity aims to fight financial and consumer illiteracy and is dedicated to educating and informing adults and children about consumer and debt issues.

**Objectives of Fund**

Funded by Money Saving Expert, the MSE Charity gives grants to UK not-for-profit organisations that deliver activities which make a lasting impact on how people think, behave and manage their money.

There are two rounds per year. Four themes rotate through a two year cycle.

* Raising the Next Generation
* Life Changing Transitions
* Living with Long Term Challenges
* Building and Developing Resilience.

**Value Notes**

The maximum grant has been increased from £7,500 to £8,000 for the September 2023 round.

The MSE Charity will consider full project cost recovery, but costs must only relate to the project itself and not the organisation's core funding.

**Match Funding Restrictions**

Applicants may be required to provide the remainder of any costs from alternative sources.

**Who Can Apply**

Small to medium-sized non-profit organisations with a constitution can apply, including UK registered charities, community interest companies, social enterprises and credit unions.

To be eligible, applicants must be based in the UK, looking for funding for UK based activities, and have:

* An annual income of less than £750,000.
* Unrestricted reserves that are less than six months of their running costs.
* A governing document (a constitution, rules, or articles of association)
* A governing body of at least three unconnected individuals
* A bank account in the group’s name with at least two unconnected signatories required to authorise payments.
* An Equal Opportunities Policy
* A Child Protection Policy or Vulnerable Adults Policy, as appropriate.

Community interest companies and social enterprise organisations must have a governing document which shows the name, aim/purpose, objects of the group, including a dissolution clause - what happens if the group ceases to function. This clause should show that they are a not-for-profit group by confirming that any assets remaining after all debts are paid will be given to another voluntary group with similar aims. This document should also include details of their Trustees or management committee.

**Location**

United Kingdom

**Restrictions**

The following are not eligible for funding:

* Individuals.
* Statutory organisations.
* Schools.
* For-profit companies, eg, Limited Companies
* Capital costs, for example buildings, office furniture.
* Applications only providing debt advice/management.

**Eligible Expenditure**

All projects should focus on building financial capability skills for those who need it most and address the theme for that particular round.

* The theme for the September 2023 grant round is 'Life Changes'.

The September 2023 grant round is focused on funding groups working with adults who are specifically impacted by one of life changes (bereavement, retirement, relationship breakdown, homelessness, offenders or resettlement (migrants/refugees), to develop the personal financial life skills which are essential to navigate through the transition they are facing.

All applications must demonstrate how the project they are seeking funding for has a lasting impact on the people taking part.

There is particular interest in applications which use memorable, innovative, and or creative ways of delivering financial life skills which will make a lasting impact on the way people think, behave and manage their money.

**How To Apply**

Applications are usually invited twice a year: in February and September.

**Each grant round is limited to the first 40 accepted applications.**

**The next grant round, Life Changes, will open for applications on 4 September 2023 with a deadline of 29 September 2023.** Applications will be reviewed on 8 November and decisions mailed by 22 November 2023.

**The September 2023 Application Form Questions and eligibility quiz are currently available to review.**

A grant eligibility quiz, online application form, guidance notes and FAQs are available on the MSE Charity website. The application guidance document changes for each round and groups should make sure they have read it carefully before starting the application form.

Groups that wish to discuss their project should send an email to the Operations Manager.

Applications are only accepted electronically and only within the grant round dates.

**Useful links**

MSE Charity
<http://www.msecharity.com/>

**Addresses and contacts**

For further information on how to obtain this grant locally, please contact the following:

**Katie Davies**MSE Charityc/o Tesciuba Limited
13 Police Street
Manchester
M2 7LQ
E-Mail: info@msecharity.com

**Calls and deadlines**Information on future calls is indicative only and may be subject to change.

**2023 Deadline for Life-Changing Transitions**

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| Application start date: | 04/09/2023 |
| Application end date: | 29/09/2023 |
| Frequency: | Key Deadline |