

CRITERIA

LUTON INNOVATION & COLLABORATION FUND

PHASE 3

A FUND BY THE FAIRNESS TASKFORCE

MANAGED BY
BEDFORDSHIRE AND LUTON COMMUNITY
FOUNDATION

ON BEHALF OF
LUTON BOROUGH COUNCIL





As part of Luton Borough Council's groundbreaking **Fairness Taskforce**, and thanks to funding received from **The National Lottery Community Fund**, BLCF are working with local partners to deliver a fund to address the actions identified by the Fairness Taskforce, shaping future work within the sector. The Luton Innovation & Collaboration Fund welcomes the opportunity for innovative projects with a strong emphasis on collaboration.

Introduction

Luton's 2040 vision is built on a commitment to tackle inequality so that everyone in Luton can thrive and no one has to live in poverty.

To achieve this, Luton Borough Council aim to improve outcomes for all residents and ensure people have real influence over the town's future.

The **Luton Fairness Taskforce**, launched in November 2021, brings together community groups, public services, and local organisations to identify and remove the barriers that hold people back. It is rooted in Luton's strong civil society, supported by key partners across the town, and backed by the council at the highest level.

The Taskforce provides a trusted, collaborative way to take action on issues that matter most to local people, especially those whose voices are often underrepresented.

Examples of work already delivered include:

- Creating welcoming community spaces to tackle loneliness, offer energy advice, and support 10,000 residents, alongside a Food First Network.
- Running employability days connecting major employers with young people from Black African, Black Caribbean and South Asian communities.
- Launching a £250k fund to support community-led innovation and develop new local networks and hubs.
- Supporting youth-led research on fairness and justice in the criminal justice system.

The Fairness Taskforce is a key strand of the Luton 2040 Vision for a healthy fair and sustainable town, to achieve this, there is a focus on "Jobs, Safety, Homes" and supporting those below the deprivation line according to the multiple needs index. This along with feedback from participants at the September review "Fairness Taskforce at the end of year 1 of the community lottery fund" has helped to reshape the Taskforce with a more focused, in-depth approach to system change. Allowing the Taskforce to work on targeted key themes first and make a more substantial impact.

Over 2026-2027, the Taskforce will focus on the themes of:

- Financial Resilience
- Work and Skills
- Community safety
- Isolation and wellbeing

The Taskforce is prioritising co-design and co-creation, working more closely with departments across Luton Borough Council to better connect with existing workstreams and acting as a direct bridge between community voice (particularly the voice of residents and the VCFSE sector) and strategy. The Fairness Taskforce exists to ensure a "town built on fairness and social justice" ensuring everyone has a meaningful voice and impact.

Under this approach we were able to define goals for the Taskforce more clearly and identify how outcomes would feed back into the directives of the financial resilience action plan and network at a systemic level. By working closely with the Financial Resilience Network, the Taskforce Financial Resilience Enquiry was built around the priority areas:

- Debt reduction
- Income maximisation
- Knowledge and skills

Outputs from the enquiry session on the 28th of January 2026 have then been fed back into this network, leading to a rewrite of the Financial Resilience Action plan, shaped by the voice of the Taskforce attendees. This method and the associated innovation and Collaboration funding creates a space where communities directly shape the strategy of the town, and co-produce developments of existing interventions such as the "where did my money go" challenge, the Luton Supporting You benefits calculator, and the Healthier wealthier families programme (led by Luton supporting You and Luton Council's family hubs, Citizens advice Luton, East London NHS Foundation Trust).

<https://lutonsupportingyou.co.uk/> - Key Link.

How much can organisations apply for?

For this round of the fund, which is focused on **Financial Resilience**, there is a **maximum pot of £110k** available in total. Priority will be given to those groups who attended the previous Financial Resilience Fairness Taskforce event, which took place on 28th January 2026.

Projects can be supported over a **10-month** period from **Oct 2026 to Jul 2027**. Level of awards available is as follows:

1) **Small Award - up to £10,000**. Groups applying must show a willingness to engage with other local groups to show added value and collaborative work.

2) **Large Award - up to £30,000**. Maximum of x2 awards available at this level. Organisations applying under this strand must deliver the project within a **formed partnership*** with at least one other VCFSE/not for profit organisation. Priority will be given to applications from newly formed partnerships/collaborations with new innovative project ideas.

A maximum of 15% of the grant can be used for core costs, such as rent and utilities. The rest should be used for project or activity delivery costs. Groups will be asked to provide a detailed budget against any request at full application stage, which shows how figures have been calculated.

If you have any queries, please contact us at grants@blcf.org.uk

* *formed partnership*; between two or more organisations, agreeing to carry out activities together for a common purpose.

Priorities

This funding programme aligns with the themes highlighted during the Fairness Taskforce event on Financial Resilience held in January 2026. All funded projects must support **at least one** of the beneficiary groups listed below and provide activities that improve people's financial wellbeing.

In particular, projects should aim to reach the 20,000 Luton residents currently living in destitution (see Appendix 1 for more information). Below are examples of eligible activity areas.

1. Budgeting and Money Management (Income Maximisation)

Projects in this area may include:

- Delivering accessible budgeting and financial confidence programmes—such as “Where Has My Money Gone?” or the Better Off Calculator—tailored for communities who may not typically engage with mainstream services. Partnerships with local support services are encouraged wherever possible.
- Developing innovative approaches to build financial confidence and money management skills among priority beneficiary groups.

2. Financial Knowledge and Skills

Projects in this area may include:

- Providing financial education tailored for young people aged 14-25.
- Offering whole-family approaches that strengthen financial literacy across generations.
- Delivering a community-wide campaign that promotes good financial health.
- Creating peer-to-peer learning opportunities or community events focused on improving financial wellbeing.

Key beneficiary groups

Each project must focus on **one or more** of the groups identified:

1. **Young people (14-25 years)** - including those exploring entrepreneurship.
2. **New families** - expectant parents and parents/carers of children up to age four.
3. **People experiencing in-work poverty** - particularly through collaboration with employers to reach residents in need.
4. **Communities facing additional barriers**, for example:
 - o South Asian women.

- Gypsy, Roma and Traveller (GRT) communities.
- Digitally excluded residents.
- Eastern European communities.
- Black communities.
- People experiencing sudden illness, disability, or unexpected bereavement.

We fund

All projects or initiatives must be for the benefit of the local community in Luton.

You need to be able to demonstrate that you have:

- A constitution or other governing document.
- A committee of at least 3 unrelated Trustees / Directors (no-one with 'significant control').
- A proposed project which has not already been funded by BLCF (or separately applied for BLCF funding).
- A comprehensive safeguarding policy (for work with children / adults at risk).
- Considered how your proposal ensures that people of different backgrounds, ages and abilities are included (fair and equitable) - we may also ask for an equality, diversity & inclusion policy.
- A new formal partnership/collaboration established with at least one other organisation*.
- Identified who the lead partner will be, and have good financial management and health, without large free / unrestricted funds*.
- A clear strategy for when funding ends.

If your organisation is a social enterprise (including CICs) there is specific guidance available [here](#).

*Required for large grant applicants only.

We do not fund

- Groups who have provided low quality monitoring on previous grants.
- Individuals.
- National organisations (unless clear local benefits).
- Private Limited Companies (except Community Interest Companies - CICs - limited by guarantee).
- Profit-making organisations.
- Statutory bodies or work that forms part of a statutory responsibility.
- Organisations or activities that promote political parties or religion. (We do fund activities that demonstrate wider public benefit).
- Professional marketing / advertising (unless you can demonstrate that this is only to publicise the funded work to engage beneficiaries).
- Professional fundraising.
- Retrospective costs.
- General appeals or sponsorship.

- Animal welfare, unless the project directly benefits people.
- Trips (excluding respite care) and / or fundraising events.

Supporting documents

We require a full budget breakdown and project plan for the project or activity. You must also upload the following supporting documents with your application:

- Annual accounts - most recent signed annual accounts and / or management accounts, which have been audited / independently examined where required.
- Governing documents - constitution, memorandum and articles, articles, or set of rules.
- Bank statement - date within 2 months, in the name and correct address of the organisation applying with at least 2 unrelated signatories.
- Equal opportunity policy.
- Safeguarding policy.
- Trustees and directors (names, roles, confirmation of any related trustees / directors and any other potential conflicts of interest).

Should you require any support with any of the above please contact us in the first instance on grants@blcf.org.uk using the subject line 'Luton Innovation & Collaboration Fund' enquiry.

Monitoring & evaluation

Successful applicants will be asked to complete monitoring reports during their award timescale. A short interim report to help monitor progress and also an end of award report that is more detailed and will enable BLCF and fund partners to see the outcome of the work and impact on the local community.

At the end of award report, we will ask how you spent the grant, including providing receipts. You will need to tell us about the project outcomes, impact, important issues, and lessons learned. We will also contact successful applicants to discuss progress and organise a visit part way through the delivery to help with learning and development.

Before beginning the project, please consider:

- Who will write your reports.
- Your aims and objectives.
- How will you measure progress.
- What information you will collect:
 - Numbers (quantitative data) - how many people use the service, goals achieved (e.g. employment, improved health).
 - Stories / Case Studies (qualitative data) - user / volunteer feedback, observed increase in skills, confidence, etc.
 - Learning - user / volunteer feedback, what went well, what would you do differently, etc.
 - Partner feedback.

Additional information

The **deadline for Expressions of Interest is 8th June 2026** at 12pm midday. BLCF will then review and shortlist those that best demonstrate how they meet the priorities for the fund and meet the eligibility. Only those shortlisted will then be invited to complete a full application for consideration.

All applications are thoroughly assessed, including due diligence checks (more information [here](#)). Only applications which clearly meet the fund's criteria will be presented to panel. We reserve the right to decline or accept any application according to the grants panel's decision.

We advise putting in your application as soon as possible as we reserve the right to close the fund early, should we receive an overwhelming number of applications.

The decision panel is due to take place in early September 2026, with the aim to relay decisions to applicants within 7-10 days of the panel date.

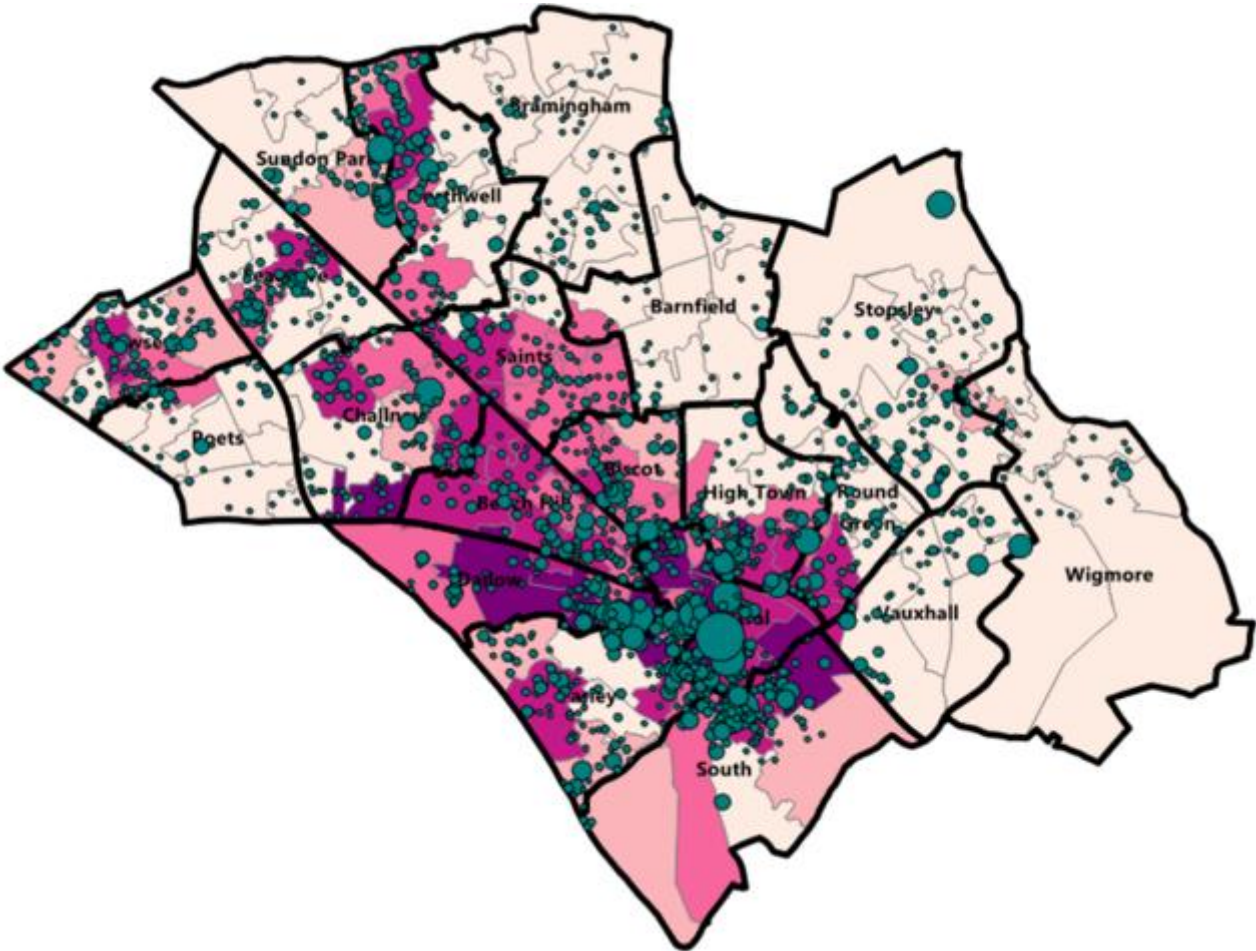
We encourage all applicants to explore other funding sources. Your local Community Voluntary Service (CVS) can provide funding advice. For Bedfordshire CVS, visit www.cvsbeds.org.uk

Equal opportunities

We commit to promoting equal opportunities and valuing diversity regardless of any protected characteristics. If you have any queries, please contact us at grants@blcf.org.uk

Appendix 1

A.1 Map demonstrating the number of destitute households from 2024 MIS and dots showing LIFT (Low Income Family Tracker) destitute household locations.



Postcode of LIFT destitute household - larger dot equates to more households.