

Putting the pieces together

A practical guide to
matched crowdfunding

The Social Innovation Partnership 2018



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The Social Innovation Partnership

Contents

Introduction	1
What is matched crowdfunding?	2
Matched crowdfunding in practice	2
Why matched crowdfunding?	3
Approaches to matched crowdfunding	5
Is matched crowdfunding right for you?	8
Challenges to be aware of	8
Is your fund a good fit for matched crowdfunding?	9
Do your ways of working fit with matched crowdfunding?	10
Top tips for matched crowdfunding	11

This practical guide to matched crowdfunding was written by The Social Innovation Partnership. The research was led by Genevieve Laurier, with support from Christina Floe. This research was made possible through a grant from the Mark Leonard Trust.

About The Social Innovation Partnership (TSIP)

TSIP is a socially-focused consultancy. We work across sectors and combine capabilities in strategy consulting, service design and impact measurement.

We believe in challenging the status quo and unlocking the power of human creativity to address societal challenges. We work in partnership to make good ideas happen and move quickly from insight to impact.

About the Mark Leonard Trust

The Mark Leonard Trust is a grant-making charity established in 1994 and one of the Sainsbury Family Charitable Trusts. The Trustees take a venture development approach to a group of organisations and initiatives in the fields of the environment, food sustainability, climate change, clean energy, music in social development and young people at risk.

Introduction

Crowdfunding websites provide a platform through which individuals and groups can raise money for causes from the general public.

Recently, several funding institutions have begun channelling grants through crowdfunding websites – either by acting behind the scenes as a member of “the crowd”, or by setting up designated match funds for projects that are crowdfunding. This is known as “matched crowdfunding”.

This practical guide is aimed at funding institutions who are interested in matched crowdfunding. It brings together insight and advice from other funders, crowdfunding platforms and grantees who have gone through the process. It will help you get to grips with matched crowdfunding, decide whether it’s a good fit for you and set up your matched fund effectively.

This guide is based on:

- An initial roundtable, hosted by the Mark Leonard Trust, that brought together twenty-two funding institution representatives to discuss the challenges and opportunities of matched crowdfunding
- Over thirty interviews with representatives from funding institutions, crowdfunding platforms, and recipients of matched crowdfunding grants (grantees)
- A literature review of existing research on (matched) crowdfunding
- The lead author’s experience of working on three funds with crowdfunding elements

This guide is broken down into four main sections:

1. What is matched crowdfunding? – Provides a high level introduction to matched crowdfunding, including some real-life examples
2. Approaches to matched crowdfunding – Presents the four main ways of setting up a matched crowdfund along with their pros and cons
3. Is matched crowdfunding right for you? – Highlights some of the potential challenges of matched crowdfunding and offers questions to consider to help you decide if your fund and ways of working are a good fit
4. Top tips for matched crowdfunding – Collates advice and insights from experienced matched crowdfunders and grantees to help you succeed if you do go ahead

What is matched crowdfunding?

Crowdfunding websites enable individuals and groups to raise money from the general public (“the crowd”) by providing them with a platform through which to advertise their cause coupled with the ability to process payments. Users create a page for their cause on the platform, set a fundraising target and often a time-limit for reaching it. They can then circulate the page to their friends, family and beyond to solicit contributions.

Crowdfunding websites differ in their approach – some are donations-based, others provide mechanisms for rewarding ‘backers’ for their contribution, while still others enable groups to solicit loans or offer equity. You can crowdfund for a personal cause or a charity (like an electronic bucket shake), to launch a product or a business or to run a specific project. Some platforms offer the option to keep what you raise if you fall short or your target, others are “all or nothing”. Many platforms offer multiple fundraising options.

In theory anyone can run a crowdfunding campaign but those with prior fundraising experience, who are particularly media-savvy or who have large social media networks through which to advertise their cause are likely to find it easier.

Matched crowdfunding occurs when funding institutions, like trusts, businesses and local authorities, venture into the crowdfunding world – often, as the name implies, to match donations secured from the crowd.

To date, over 60 funding institutions have set up funds on crowdfunding platforms ranging from a few to several hundred thousand pounds in value.

Matched crowdfunding in practice

Trust for London and City Bridge Trust Improving Life for Londoners Fund

£100,000 through Crowdfunder to support projects to tackle poverty and inequality in London

Bridging model: 50% of target pledged after the first 25% is raised, up to a maximum of £10,000

Santander Changemaker Fund

£400,000 through Crowdfunder to increase prosperity for disadvantaged people and communities

Top-up model: 50% of target is pledged after the first 50% has been raised, up to a maximum of £10,000

Mayor of London / Greater London Authority Crowdfund London

£1,200,000 through Spacehive for community-focused civic improvement projects in London

Flexible model: Up to £50,000 pledged to projects at any stage in the crowdfunding process

Cornwall Council Grow Nature Seed Fund

£10,000 through Crowdfunder to grow nature-rich habitats in community spaces

Bridging model: 50% of target is pledged after the first 25% has been raised, up to a maximum of £500

Why matched crowdfunding?

Funding institutions are drawn to matched crowdfunding for several reasons:

1. Intended benefits for the funding process:

- **Community input and relevance:** In order to be successful in a matched crowdfund, applicants must secure some degree of support from the crowd. Many funders treat this as a helpful proxy for the extent to which the project is needed and relevant to its community. Matched crowdfunding offers a relatively easy means of involving communities in funding decisions and sense-checking projects' appeal.
- **Simplicity:** Crowdfunding websites look to create user-friendly experiences. They can support funders to simplify their grant-making process, to explain the key steps to applicants and to communicate with potential grantees along the way. Many of the funders we spoke to were attracted to the opportunity to experiment with a lighter-touch and more accessible approach to grant-making.
- **Openness and transparency:** Some crowdfunding websites have built-in functionality that

“[Crowdfunding] appeals because people’s ability to engage in decisions about their communities has been inhibited by bureaucracy that is opaque and that only certain people can navigate”

- Niraj Dattani, Spacehive

“We aren’t asking projects for lots of information. We are trying to be disciplined and make do with what they are providing via the Spacehive website. We are asking ourselves: ‘Do we really need this? Is it fair to ask? Are we going to read it, if anyone sends it to us?’”

- Jamie Robinson, Regional Enterprise

helps to make the grant-making process easier to understand and more transparent — for example, by automatically featuring successful applicants on the fund page as soon as they are approved so prospective applicants can get a sense of what a funder is looking for. Matched crowdfunding offers a means for funders to move from grant-making behind closed doors to working out in the open.

- **Reach:** Crowdfunding is the default fundraising method for many groups. This seems to be especially true for early stage ideas, grassroots organisations and projects

led by individuals with lived experience. Matched crowdfunding can help funders to connect with a more diverse range of prospective grantees by meeting them where they are.

“This is about doing things we wouldn’t normally do and working with people we wouldn’t normally work with”

- The Regeneration Team, Greater London Authority

2. Intended benefits for the funder:

- **Making your money go further:** Matched crowdfunding enables funders to spread funding across — and show support to — a higher number of projects for a given level of funding. It can also enable funders to channel funding to projects who need the extra support, based on how they fare with the crowd.
- **Publicity and awareness:** Funding institutions that have tried matched crowdfunding report a surprising level of media attention around the process, disproportionate to the level of funds involved. Some funders have begun planning for and leveraging the media interest around matched crowdfunding to promote their aims and to showcase examples of the ways in which they are supporting their community.
- **Steering funding and connecting with other funders:** Matched crowdfunding makes it easy for institutions to fund with others. Crowdfunding websites can act as a sort of matchmaking platform — enabling a wide range of funders to come together around common interests, with each funder making a contribution to a project’s target rather than funding a project in full. Matched

“We’ve had 2-3 double spreads in our newspaper on projects we’d be contributing to. That’s unheard of — especially for this level of funding”

- Ellie Turner, Community Foundation for Tyne and Wear Northumberland

“The match funding was a major incentive... I think without it we couldn't have done it”

- Alison Forbes, 'Lullaby Hour' grantee

crowdfunding can also support funders that want to steer donations towards particular projects or causes, with a public pledge from a respected institution acting as a sort of seal of approval that can encourage others to contribute.

3. Intended benefits for grantees:

- **More likely to crowdfund and more likely to succeed:** Many funders are interested in increasing their grantees' sustainability and fundraising skills. The offer of support and the opportunity to secure a matched pledge can give existing grantees the boost they need to give crowdfunding a go. With support and access to match funding, grantees are more likely to find crowdfunding straightforward, to succeed in reaching their target and to emerge with the confidence and desire to run another crowdfunding campaign.

Knock-on benefits for grantees - lasting impacts on people and projects:

- **Attract new supporters:** Grantees we spoke to said that crowdfunding helped them secure support from many new donors, including people who heard about their work for the first time via their crowdfunding campaign. Many had plans to maintain these connections and hoped to convert those who pledged into regular donors.
- **Learn new skills:** The demands of crowdfunding can encourage grantees to improve their communications, use of social media, time management and planning in order to help their campaign succeed. Skills and resources built through crowdfunding can be used for future fundraising efforts and throughout project delivery.
- **Connect with their community:** The process of seeking support from the crowd can help organisations to connect with people, perspectives and potential partners in their community that they can draw on to make their work more relevant and more impactful over time.

“The skills required to do a successful crowdfunding campaign are often the same required to run a modern business”

- Dawn Bebe, Crowdfunder

Approaches to matched crowdfunding

Matched crowdfunding can happen informally or behind the scenes – with institutional funders making occasional donations through crowdfunding platforms or offering conditional grants, subject to some degree of crowdfunding. For example, in 2017, Comic Relief ran a matched crowdfunding pilot in which they offered existing grantees up to £10,000 of project funding, up to half the value of their project, provided they raised the same amount from the crowd.

This guide focuses on more open forms of matched crowdfunding, in which funding institutions

designate and advertise funds for projects that are crowdfunding. Some crowdfunding platforms, like Spacehive and Crowdfunder, offer products that enable funding institutions to host and manage match funds on their site. Funding institutions are able to specify their funding requirements and projects are able to apply, usually through a simple online form within the platform. Often funding institutions will require that projects crowdfund a minimum share of their target or secure a minimum number of backers from the crowd in order to be eligible for their fund. In general, a pledge is made at a pre-agreed stage once conditions are met and converted into a grant if and when the campaign hits its fundraising target.

Nesta have identified four main approaches to matched crowdfunding, which mainly differ according to when the funding institution makes its pledge. Each of these has its own pros and cons:

1. IN FIRST: Institutional funders make an upfront pledge to kick off the campaign. Potential grantees are then responsible for crowdfunding the remaining amount.

When? Start of campaign



Pros? Provides an initial ‘vote of confidence’ that endorses the campaign, potentially encouraging the crowd to contribute. This model may make sense for funders that are trying to raise awareness and draw the public towards ‘below the radar’ issues or approaches they might not otherwise support



Cons? Funders won’t know, and therefore won’t be able to take into account, how much public support there is for a project or how skilled the organisers are at crowdfunding when making a decision to pledge. These pledges are riskier than ones made further into a campaign, and it is likely that more of the projects pledged to will fail to hit their fundraising target. Compared to other matched crowdfunding models, funders will also be left wondering for a longer period of time, on average, if pledges will be converted into grants and therefore how much of their fund is left. For example, if a funder made a pledge to a project two weeks into a six-week campaign they would know for sure within four weeks whether the grant would go through, whereas if they pledged at week zero there could be as long as a six-week wait.

2. TOP UP: Potential grantees crowdfund the required share of their fundraising target upfront. Institutional funders then provide the remaining amount needed to take them to their target.

When? End of campaign



Pros? Grantees must fully demonstrate community support before a pledge is made. Pledges are guaranteed to be converted into grants, since projects will hit their target as soon as the pledge is made.



Cons? Funders need to keep checking back with campaigns to see whether they have cleared the crowdfunding hurdle in order to be eligible for match funding. Campaigns that start off strong often hit a slump as they near the 50% mark, which can prolong uncertainty about whether a particular project will be eligible.

3. BRIDGING: Potential grantees crowdfund part of the share of their fundraising target required to be eligible for match funding (e.g. 25% if the requirement is 50%). Institutional funders then make their pledge, 'bridging' the donations. Potential grantees then crowdfund the remainder.

When? Mid-campaign



Pros? Incorporates both the early gesture of support of an 'in first' approach, and the requirement of demonstrated public support of the 'top up' approach. Additionally, bridging methods can help carry campaigns through the slump that can occur around the halfway point.



Cons? The 'bridging' approach is less intuitive and harder to explain to the general public, with the result that this form of matching may not amplify donations from the crowd to the same extent as other approaches. Additionally, much like the 'in first' approach, there remains a degree of uncertainty after the pledge is made about whether the project will successfully crowdfund the remaining amount and reach their target.

4. REAL TIME: Funders pledge to match crowdfunding donations as they come in at an agreed ratio (e.g. "For every £1 donated we will match another £1" or "For every £1 donated we will contribute 50p"). Often, there is an upper limit agreed beyond which additional funds raised from the crowd will not be matched.

When? Continuous



Pros? Real-time matching is easy to understand and explain to potential grantees and the public. The prospect of an immediate match for their donation is likely to do more to encourage the public to contribute to a campaign than the possibility of a large match pledge farther down the line. For this reason, the 'real time' approach is often seen to have the greatest effect in boosting donations from the crowd.



Cons? Logistically, 'real time' approaches are the most difficult to run. Donations from the crowd need to be continuously monitored and matched, with variable amounts of money pledged from the funding institutions. In future, it may be possible to automate these processes.

Is matched crowdfunding right for you?

To help you decide, we've flagged some challenges to be aware of and key questions to consider below.

Challenges to be aware of

1. Time and attention

Matched crowdfunding can be more time-consuming and intensive than a traditional

grants process. Since applications can come through at any point during a match fund, and since many crowdfunding campaigns are time-limited (often 5-6 weeks) and move quickly, match funders need to review applications on an ongoing basis and make decisions almost immediately. Depending on their fund's stipulations, funding institutions may need to review the same application more than once – for example, funding institutions using 'top up' or 'bridging' models may need to revisit the same applications week on week to see whether or not projects that looked promising have made it over the crowdfunding hurdle. For funders who are used to a structured application and review process, spread over weeks or months, matched crowdfunding can require significant changes in practice.

2. Budget unpredictability

Institutional funders should be aware that there is no guarantee that all projects that apply to their fund or that they pledge to will succeed in hitting their fundraising target. When this happens, a pledge will not translate into a grant – for example, a project that received a 50% pledge may fail to raise the final 50% from the crowd, and thus fail to secure the grant. While a matched pledge greatly increases the likelihood that a crowdfunding campaign will succeed, there are no guarantees. As such, from a funding institution's perspective, there is a certain amount of unpredictability around budgeting – from the moment your matched crowdfund goes live, there will be a fluid dynamic of approving pledges, checking on project success, and reallocating remaining funds to new pledges. This will lead to questions over whether to keep applications open and when to close the fund. This is in contrast with traditional grants processes in which available funds can be definitely allocated at a single point in time.

3. Information and risk

To encourage applications and avoid overwhelming prospective grantees who are already grappling with the challenge of crowdfunding, platforms encourage match funders to keep their application forms and due diligence processes short and simple. This often means asking projects few fund-specific questions, drawing on the information on their crowdfunding page to learn about their work and asking projects to certify rather than evidence their compliance with funding conditions (e.g. by completing a declaration rather than sending over scanned documents or submitting to a site visit). Crowdfunding platforms will conduct light background checks on all projects and argue that the crowd plays a role in due diligence – helping to vet projects in a way that mitigates the need for further checks, especially in top-up and bridging models. However many funders have found it challenging to adjust to making funding decisions with less information than they are used to. One of the conclusions that Trust for London and City Bridge Trust drew from their experience of matched crowdfunding was that it wasn't necessarily suitable for projects that carried a higher than average risk of harm, such those working with vulnerable groups or on contentious issues, which warranted more due diligence than could be carried out within the short timelines to decision that matched crowdfunding tends to require.

4. Accountability and control

Matched crowdfunding involves sharing risk and responsibility for funded projects with the crowd. This can be a double-edged sword. On the one hand, it can enable a funder to amplify their funding and make limited funds go further, to be guided by the crowd and target funding towards causes with community support, and to go beyond usual fund requirements and take greater risks. On the other hand, sharing the responsibility of funding with the crowd means

that funding institutions' degree of control and influence over projects is also proportionately limited. There is generally less scope in matched crowdfunding to stage payments to projects, to mandate reporting or impact measurement, negotiate changes in approach or claw-back funding if there are performance issues. Because matched crowdfunding generally involves putting funding into an overall project pot, rather than contributing to a specific project cost, auditing can also be more complicated.

5. Grantee challenges and the need for support

As set out above, many institutional funders are drawn to matched crowdfunding in the hope of incentivising existing grantees to give crowdfunding a go. To the extent that this succeeds, many of those applying to match crowdfunding programmes will be people who have never crowdfunded before and who are likely to need support to get to grips with the process. Funders should anticipate this support need and the additional resource that might be required to meet it – for example, staff time to answer a higher than usual volume of questions about the fund. Many funders have tried to meet this challenge by providing a structured support offer alongside their fund in the form of Q&A sessions, workshops and webinars. This has proven especially helpful for groups that are unfamiliar with some of the skills and technology that go into crowdfunding, such as using social media for publicity. Crowdfunding platforms can also provide support and there are many free resources available to help projects through the process.

6. Choosing the right platform

Institutional funders should be aware that different crowdfunding platforms offer different products and services for institutional funders, support different kinds of fundraising (e.g. donations, rewards, loans, shares, equity; “all or nothing” or “keep what you raise”) and are designed for (and tend to attract) different kinds of campaigns. Institutional funders should take time to find the right platform for their fund.

Is your fund a good fit for matched crowdfunding?

1. What size of grant do you want to allocate and what share of projects' budgets are you willing to fund?

The estimated average value of unmatched crowdfunding campaigns is around £700 for donations-based campaigns and around £6,000 for campaigns that offer backers rewards for their contributions. Large crowdfunding campaigns (over £50,000 or £100,000) are rare, especially for social causes, due the challenge of securing such high levels of support from the crowd. On Crowdfunder.co.uk, the average individual pledge is £50. Raising thousands, or tens of thousands of pounds from the crowd requires a high number or unusually generous backers. Projects looking to raise more than £20,000 from the crowd are especially likely to fail and few are ambitious enough to try. Institutional funders looking to make large contributions to individual projects (over £10,000) should be aware that there may be few projects of this scale trying to crowdfund before the offer of match funding – they may need to use the match fund to entice them online. These kinds of funds will require more marketing and are likely to get off to a slower start than match funds offering lower levels of funding. Institutional funders looking to make large campaign contributions should also be prepared to offer projects more than 50% of their total target to ensure the crowdfunding requirement remains achievable.

2. How does the scale of the fund you are planning compare to the number of promising and eligible projects?

As mentioned above, some funders are attracted to crowdfunding in the hopes of diversifying their fund applicants. In some cases, institutional funders come to matched crowdfunding having previously tried and failed to fully allocate a fund through a traditional grants process. While matched crowdfunding can connect institutional funders with a new audience of potential grantees, it won't always be possible to attract enough of the right kinds of projects to meet any given fund's criteria. Given projects are looking to the crowd for a portion of their fundraising and may be applying to multiple match funds, they are unlikely to tailor their project or their crowdfunding page to any one funder's requirements. For this reason, matched crowdfunding won't usually be suitable for funds with very specific requirements and limited eligibility.

3. What kind of costs/issues do you want to fund? Will this resonate with the general public?

In theory, any cause can be crowdfunded provided the story is told compellingly to right audience. However, some causes have more immediate and obvious public appeal. These causes are more likely to be represented on crowdfunding platforms and are more likely to succeed than causes that are harder to sell. Matched crowdfunding is best suited to specific projects (rather than general fundraising campaigns for organisations) with a feel-good factor. Core costs and unpopular causes are less easily crowdfunded and better supported using traditional grants.

Do your ways of working fit with matched crowdfunding?

1. Will you be able to put in the time required?

Will you be able to spend time on the fund every week for its duration, in order to keep publicising it, reviewing applications and answering questions? If not, are you willing and able to outsource some of this work, e.g. to the crowdfunding platform? How many people are usually involved in your funding decisions? Will it be possible to bring all of these people together on a regular enough basis? Is it possible to delegate or automate some of your decision-making to make this easier?

2. Will you be able to keep up the pace?

Are your systems and processes set up in a way that is conducive to making fast decisions about individual applications? Are you comfortable making quick decisions about a high volume of applications each week? Can you ensure that key decision-makers will be consistently available for the duration of the fund to avoid leaving applicants in the lurch as their deadline nears?

3. Are you able to accommodate light-touch due diligence, auditing and impact measurement?

Do you have particular reputational concerns, or are you working with vulnerable groups? Are you comfortable ceding partial screening responsibility to a platform? Do you need to account for exactly what you have funded within a project's total budget? Is it important to get back data about project outputs and outcomes? If so, are you able and willing to set up a parallel

process to gather these kinds of information outside of the matched crowdfunding process? And if so, do you think your grantees will be able and willing to comply? Will your requests of your grantees be proportionate to your contribution to their campaigns?

4. Are you prepared to work with and be guided by the crowd?

Are you prepared to commit to only part-funding projects, even if they seem like a great fit for your priorities? Are you prepared to be guided by the crowd; to consider contributing to projects that achieve high levels of community support, even if you aren't totally convinced? Are you willing to accept only partial control over what gets funded, what those projects deliver on the ground, how they respond to unexpected challenges and how they report?

Top tips for matched crowdfunding

The top tips below have been built from lessons learnt and advice shared by experienced funders, crowdfunding platforms and grantees to help you get off to the best possible start and ensure your fund is a success.



1. Prepare

Talk through the questions highlighted above with your team. Make time to meet and have conversations with crowdfunding platforms to ensure you land with the right platform and the right service offer (e.g. Do you want them to look for projects on their platform that might be suitable and encourage them to apply? Do you want them to screen projects before they come to you for full review? Do you want them to help advertise the fund?). Reach out to other, similar funders, who have been involved in matched crowdfunding to get their advice. If you plan to use different funding processes than usual (e.g. a regular phone call to review applications rather than a lengthy one-off meeting), do a dry run of these before your fund goes live. Begin publicizing the fund before it goes live to build up a pipeline of interested projects. Reach out to projects within your existing network that would be suitable for the match fund to let them know the opportunity is coming up and to encourage them to apply. Go through projects on the platform that look suitable and target them with fund information before launch.



2. Ensure the means reflects the ends

You will be drawn to match funding for your own reasons. As you decide how to setup your match fund, it's possible to lose sight of purpose. Carefully consider decisions about which platform and which match crowdfunding approach to use, what funding requirements to set, what support to offer and what wraparound services to take up with reference to why you were drawn to match crowdfunding. For example, funders motivated by a desire to encourage their existing grantees to try crowdfunding may need to offer a bigger match than those who are motivated by a desire to connect with projects that wouldn't otherwise apply to them for a grant but are crowdfunding anyway.



3. Provide support

At least some applicants to your match fund are likely to benefit from support – whether that’s with the basics of the crowdfunding process or any additional requirements you put into place. Think through prospective applicants’ likely support needs. Crowdfunding platforms and experienced match funders will be able to advise.



4. Market your fund

Matched crowdfunding is growing in popularity but is still relatively new. Projects that might not otherwise consider crowdfunding may be convinced if they knew they could get match funding; projects that are crowdfunding anyway will be more likely to apply to your fund if they know it exists, that it is easy to apply to and that they are eligible. It is always worth investing in some degree of marketing. The extent of the marketing should be based on the scale of your fund and its scope as well as who you hope to fund – the higher the fund value, the more niche the project focus, and the farther removed the projects you want to reach from your existing network, the more marketing will be required. That is not to say that all funds will benefit from billboards or other public-facing publicity – in some cases it may make sense to take a much targeted approach. Investing in strategic fund marketing should pay dividends in applicant quality and quantity but may also help you to generate further publicity – a little bit of work to generate some initial buzz may result in others, like local papers or prospective applicants, picking up the story and spreading the word.



5. Keep the conversation going

A lot of work goes into matched crowdfunding but for your grantees, the real work begins after the campaign ends. Consider how you want to keep in touch with grantees as they move from fundraising into delivery, what you’d like from them (e.g. Do you need a report at some point? What information will you need? When will this be due?) and what support you can offer. Make sure all related next steps are clear up front and that you are in a position to follow through. Bear in mind that the key point of contact through the fundraising phase may not be the best person to speak to about delivery and may cease to be involved when the campaign ends.

Given that crowdfunding attracts many pilots and early stage ventures, consider what role you could play in helping these projects to continue and grow if they do well. Decide whether you expect projects you support through match crowdfunding to move into or away from your regular grants process and work out what steps you can take to ensure this happens.



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