



power to
change

business in
community
hands



Improving rural lives together



CO-OPERATIVE &
COMMUNITY FINANCE
the lender for social purpose



Growing Enterprise in Communities

More than a Pub Applicant Guidance

Everything you need to know about the programme



Contents

Part One: Can you apply?

- 3 About this programme
- 4-6 Programme criteria
- 7-8 Assets and buildings
- 9 Support and funding available

Part Two: How to apply

- 10 How to apply
- 11 Timings and decisions
- 12 Combined loan and grant award
- 13-14 Information collection

Part Three: Other Power to Change support

- 15 Grantee support
- 16 Other Power to Change funding

Part Four: Frequently Asked Questions



About this guidance

This guidance provides an overview of our 'More than a Pub' programme and can help you decide whether the programme is right for you. It includes information about the types of projects that More than a Pub is designed to support, details of the funding on offer, as well as the criteria that will be used to assess applications.

Part one: Explores the criteria and will help you to decide whether More than a Pub is right for you.

Part two: Provides information about how to apply and the application journey

Part three: Offers detailed notes that will help you complete your application.

Part four: Aims to answer any other questions that you have about Power to Change, Plunkett Foundation and the application process.

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

Get in touch

If you have questions at any point during your application process, you can get in touch with our programme delivery partner Plunkett Foundation for free advice and guidance.

Email us

You can email us at

info@plunkett.co.uk

Or fill in an enquiry form:

<https://plunkett.co.uk/form-general-contact/>

Call us

Call our advice line on

01993 810730

Monday to Friday, 9am – 5pm (local call rate)



Improving rural lives together

Can you apply? About this programme

Do you want to take ownership of your local pub and run it for the benefit of the community? Need help getting it into community hands? Then this is the fund for you. More than a Pub provides business development support, opportunities to learn from other community businesses and up to £100,000 of grant and loan finance.

Over the last 10 years the UK has lost more than 8,000 pubs. In 2018, 76 pubs disappeared from our communities each month. For many communities, pubs are not just a place to eat and drink; they are central to peoples' sense of place and identity and they foster belonging and community cohesion. In some areas, pub closures can represent the loss of the last meeting space and trading facility.

The More than a Pub programme aims to bring pubs into community ownership and to increase the range of services they offer to help local people.

This new £2.2million round of More than a Pub, makes a range of support and funding available until December 2020. The support includes allocated business development advisers, help with community consultations, advice on legal forms, business planning, community share offers and, bursary awards of up to £2,500. Groups can access the full range of support from the pre-venture stage, or just the elements they need, depending on how well their plans are developed. When a group is ready to purchase a pub, we can offer a combined finance package of up to £100,000, made up of a loan and grant.

Since March 2016, More than a Pub has supported 58 pubs to come into community ownership, with 49 of these now open and trading.

This round, funded by Power to Change, follows on from the £3.7 million programme jointly funded by the Ministry of Housing, Communities and Local Government (MHCLG) and Power to Change from 2016-19. The programme is delivered by the Plunkett Foundation in collaboration with Co-operative and Community Finance, Key Fund, the Campaign for Real Ale (CAMRA), Co-operative Mutual Solutions, Pub is the Hub, British Beer and Pub Association, MHCLG and Locality.

Please read through this guidance and if after doing so, you believe your organisation fits our criteria, then we would welcome an application from you.

About Us

Power to Change is the independent trust, that supports community businesses across England. At a time when many parts of the UK face cuts, neglect and social problems, we are helping local people come together to take control, and make sure their local areas survive and stay vibrant. We seek to be a genuinely inclusive organisation by advancing equality and diversity through our policies and practices. We encourage and welcome applications from people from all backgrounds who are looking to make a real difference to the lives of their local communities.

The Plunkett Foundation, established in 1919, helps predominantly rural communities UK-wide to tackle the issues they face, through promoting and supporting sustainable community business. Plunkett provides practical advice, support and training to help communities establish, and run, successful community businesses with long term survival rates. Community shops boast a 94% long-term success rate, and community pubs 100%. This is a business model that works. Where funding allows Plunkett Foundation can support urban based communities, and has done so under the More Than A Pub (MTAP) programme since 2016.

Part One | Can you apply?

Programme criteria

In order to qualify for support through the **More than a Pub** programme you must be based in England and must:

1. Want to take ownership of a pub

You must be intending to take ownership of an **existing pub** which has either recently been closed or ceased trading and be able to demonstrate that the pub is for sale.

2. Want to open and run a community pub

Funding from this programme is specifically for groups that are committed to delivering services for the benefit of the wider community. Pub groups funded under the programme are expected to operate as community businesses (see right panel).

3. Be incorporated or intend to incorporate

You must already be, or intending to be an incorporated organisation, using, or planning to use one of these legal forms:

- ▶ Community Benefit Society
- ▶ Co-operative Society
- ▶ Company Limited by Guarantee
- ▶ Community Interest Company (large membership)

We can help you pick which legal form to incorporate as during the programme.

The four key features of a community business

Locally rooted

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



When [the Bevy](#) in Brighton was closed down by the police, local residents raised the funds to save it and take it into community hands. They now run it as a community pub that serves the 18,000 estate residents nearby.

Accountable to 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 input into decision making.



[The New Inn](#) in Warwickshire is run by a Community Benefit Society, where each member has one vote. With hundreds of local people as members, The New Inn is truly accountable to that community.

Trading for the benefit of the local community

They have a clear trading model and sell services and products in and around their local area. The way the business is run and the profits it makes are used to deliver local benefit.



[The Gardners Rest](#) in Sheffield is reinvesting its profits from drinks, food, art and music events to develop accredited training opportunities and the space upstairs will be refurbished to provide residential accommodation.

Broad community impact

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



[The Craufurd Arms](#) in Maidenhead supports the whole of their community. A local autism group holds regular coffee mornings and evenings at the pub for parents and carers of autistic children and young adults. They provide training, employment and volunteering opportunities.

Read an example of what we've funded

Find out how **More than a Pub** grantees meet the four traits of a community business.

Part One | Can you apply?

Programme criteria

4. Have a charitable purpose

You must be able to demonstrate that there is a charitable purpose at the heart of your proposal which meets the charitable needs of your community. This does not mean you have to be a charity, but we cannot fund projects which don't further a charitable purpose. Find out more about charitable purposes on the [Charity Commission website](#).

5. Be for public benefit

Your community pub will exist for public benefit, which means that your project must create benefits for a sufficient section of your community, including people who are experiencing disadvantage. You will need to demonstrate your community pub business will be accessible and inclusive and how you will engage widely with the local community, and surrounding areas.

If your project is only going to benefit a few people in your community or will only provide benefits to people who aren't experiencing disadvantage, we may not be able to fund your project.

Regardless of legal structure, you will need to set up an asset lock, or other significant barrier, to ensure minimal private benefit (and notably the pub cannot be sold for the private benefit of those involved).

6. Address local need



The Anglers Rest community pub in Bamford also houses a Post Office and cafe that serves the village

You will need to provide evidence that other local businesses and community groups have been consulted and will not be displaced by the proposed community pub. We want to fund pubs which are really needed by communities. Pub groups funded under the programme are expected to operate as community businesses and create significant community benefit by tackling one or more of these community needs:

- ▶ Reducing social isolation
For instance, by offering activities such as a low-cost lunch club, a community choir or book club for elderly or socially isolated people in your community.
- ▶ Improving health and wellbeing
For example, by hosting services such as health and social care drop-in sessions, a meeting point for walking, running, football and cycling groups and a community defibrillator.

More info

What do we mean by private benefit?

Any personal benefits people receive through the community business must be no more than a necessary result or by-product of delivering public benefit. Personal benefits could include financial payments to the owners of a property that an organisation uses or membership benefits. These private benefits need to be incidental in both nature and amount. Returns from community shares are allowable. Find out more:

<https://www.gov.uk/government/publications/examples-of-personal-benefit/examples-of-personal-benefit>

Inclusion

You must make your community pub business accessible and inclusive. As part of the application process you will be required to demonstrate how your project idea will ensure full access to disadvantaged groups. If a feasibility study to develop a building is part of the application form, we will expect the work to include accessibility requirements to ensure the building is fully accessible. For more information and guidance on Equality and Diversity, [read our guide](#).

Part One | Can you apply?

Programme criteria

► Increasing employability

For instance, by providing opportunities for volunteering and employment for people furthest from the labour market.

► Creating better access to basic services

For instance, by supporting community transport such as a minibus, hosting an after school club, a post office, a shop, a prescription pick-up point or a library bus.

► Improving the local environment

For instance by providing access to woodland, a garden or allotment.

► Enabling greater community cohesion

For instance with charity fundraising and community events, offering meeting room space for community groups and councillor surgeries.

► Foster greater community pride and empowerment

For instance by getting the local community involved in these activities and celebrating their achievements.

7. Trade for community benefit

As a community pub, you will either reinvest surplus income in the business to run services that benefit local people or use it to support the community events, training, etc.. In this context, the payment of interest on share capital will be seen as an operating cost and not a distribution of surplus and must comply with the Charity Commission's statement on the payment of interest.

There will not be any form of profit distribution.

8. Run democratically

Community pubs have an open, democratic membership, with a one member-one vote policy, where local people are encouraged to join as members and be involved as part owners and decision makers.

9. Have local support and investors

Be able to demonstrate that some community finance will be or has been raised in support of the project.



Local people raised £187,000 in community shares to help buy [The Harrow pub](#) in Kent and run it for the benefit of the community.

Tips for specific places

We welcome strong applications from across England. However, we are particularly interested in applications from the following areas:

- Bradford
- Grimsby
- Hartlepool
- Leicester
- Plymouth
- Wigan
- Liverpool City Region
- Bristol

This is not a requirement: we aim to fund projects from a range of different places, particularly those where communities, be they urban or rural, face significant challenges and disadvantages.

Part One | Can you apply?

Assets and buildings

Community ownership of assets is a key part of Power to Change's vision for the community business sector. Asset ownership can help to generate extra income and can give communities control over the things that matter most in their neighbourhood.

We have supported many community businesses to successfully take on assets, or to improve the assets that they manage. However, taking on a capital project can be challenging. It brings risks both because of the costs involved, and because of the complexity of building projects. The More than a Pub Programme is designed to support you to consider the risks and help you develop a strong set of plans for the project you are taking on, through the offer of specialist advice and pre-feasibility funding. Below are some of the requirements you will need to meet, in order to be successful in applying for the large grant and loan package to fund the purchase of the pub.

1. Ownership of the Building

You will need to own the building, have a lease in place, or be taking on ownership/a lease. If you are/will be taking a lease on the building it will need to be a long lease in proportion to the amount of loan and grant you are requesting. This would need to be 25 years or more (with no break clause during this time).

You will need to have proof of ownership or a suitable lease (either land registry documents or a signed copy of the lease) before funds can be drawn down.

If you do not already have these in place at the time of applying, you will be asked to provide draft agreements or proof that the current owner is willing to sell or enter the lease as part of the assessment process.

2. Understanding the Costs and Risks involved

You will need an up-to-date (less than six months old) independent valuation of the building, structural survey and a feasibility study that considers the costs and risks of the building project alongside alternative options.

Your business plan should include an up-to-date breakdown of the costs involved in the proposed works and the additional costs involved in running and maintaining the building, and take into account the possibility of delays to the project on your community business.

3. Planning Permissions and Consents

You will need to have planning permission in place, along with any necessary statutory consents, before funds can be drawn down. You must be in a position to draw down funds within six months of being offered a grant. You will need to evidence that such permissions and consents are likely (and that you have been engaging with the appropriate planning and statutory departments) during your assessment.

You will need to ensure that any specialist surveys or requirements due to the heritage status of your project, or due to environmental factors, are met. You should seek advice from suitably qualified professionals.



4. Diversity and inclusion

You must be satisfied that you can meet your obligations under the relevant legislation, for example the Equality Act 2010.

We expect there to be disability access if we are funding building-related capital costs and you will need to prepare an access statement as part of your planning for the development. Have a look at [our disability inclusion guide](#) for more information. You may wish to include revenue costs for advice from an accredited access consultant if you are planning a large building project. You can find an accredited consultant on www.nrac.org.uk

Part One | Can you apply?

Assets and buildings

5. Environmental and Other Responsibilities

Consideration will be given to the environmental impact of the project and we may favour projects that provide greater community benefit because of the environmental measures involved. Practical support and advice is available through the [Fit for The Future Network](#).

You should also ensure that you are meeting your duties under Health and Safety legislation during the capital project and that you have suitable insurance in place to cover your responsibilities to staff, visitors and the public.



Featured grantee: The Duke of Marlborough

The Duke of Marlborough is a 500 year old inn and Grade II listed building in the Suffolk village of Somersham. After the owners retired in 2014 the pub was threatened with closure. But the village stepped forward setting up a community benefit society in 2015 and purchased the pub in 2017 with business and financial support from More than a Pub. Their vision is to provide a venue to help those facing loneliness and isolation by running, coffee mornings, elderly lunch clubs, pick up service, volunteering and work placements to improve resident's employability and more.

[Watch this video about The Duke of Marlborough](#)

Part One | Can you apply?

What support and funding are available

More than a Pub aims to bring more community pub businesses into existence. The programme offers a wide range of support for groups who wish to take ownership of their local pub and run it for the benefit of their local community.

More than a Pub offers community groups:

1. Action planning

Two and a half days' initial action planning support with an approved adviser outlining the key steps involved in consulting with your community and setting up a community pub business.

2. Learning, events and peer networking:

The opportunity to learn from existing community pub businesses and sector specialists through visits, events and webinars.

3. Bursary funding of up to £2,500

Pre-feasibility funding of up to £2,500 (inclusive of VAT) payable to groups retrospectively. This funding can be used to fund development costs at the pre-feasibility stage of your project and could include: consultation with your community, incorporation fees, valuation and survey fees, professional services, printing and marketing. Bursaries can also be used to purchase Plunkett Community Pubs Network membership. See page

14 for more detail.

4. Business Development Advice

An initial allocation of up to three days' business development support. When you have established community support for your idea and that you want to proceed, we will match you with one of our experienced specialist advisers who will work with you to deliver a tailored package of support. The advice available at this stage includes:

- ▶ Incorporation, legal structure and governance
- ▶ Business planning
- ▶ Raising finance and community shares
- ▶ Financial modelling
- ▶ Determining and measuring your chosen 'More than a Pub' community benefit activities
- ▶ Getting ready to trade
- ▶ Preparing your group's application to the Loan and Grant Panel

We can provide top-up business development advice of a further day where we identify additional need, but this cannot be guaranteed.

5. Loan and grant combined funding package of up to £100,000

Combined loan and grant funding up to £100,000 is available via the programme and we work closely with social loan providers Co-operative & Community Finance (CCF) and Key Fund who administer the loan finance. Funding awards will

not exceed £100,000 and the maximum grant contribution is £50,000. Loan and grant funding are always made up of equal amounts. You cannot have grant funding without an equal amount of loan funding.

The loan and grant funding is to pay for capital costs only, such as the purchase of land, buildings, construction, and equipment. The loan and grant funding will not pay for revenue costs which are those associated with paying people for their services, except access consultants. Gaining approval for the loan funding element is a pre-requisite for the loan and grant package, and grant funding will only be released once the loan has been approved with a loan provider.

The amounts and ratios available are discretionary and will be assessed against the group's ability to service a loan, meet the eligibility criteria and clearly demonstrate their wider social and economic impact.

Groups are also expected to raise a proportion of community finance, which will be taken into account when determining the funding mix. We encourage groups to attain [the community share offer Standard Mark](#) and can provide support to do this.

Part Two | Application Process

How to apply

To apply for support and funding from More than a Pub you will first need to submit an enquiry form.

There are several stages of the application process:

1. Check if you are eligible and request support

To apply for support via the programme you should first ensure you meet the programme criteria found in Part One of this document. All applications should be made through the Plunkett advice line 01993 810730, by email info@plunkett.co.uk or through the online enquiry form

2. Action Planning

The initial support provided via the programme is at the 'Action Planning' stage. This is a prerequisite for accessing all other support through the programme including funding. To access action planning support, you will be required to complete a 'Request for Support' form. Action planning support is delivered by your adviser who will contact you to arrange a meeting.

3. Apply for a bursary and business development advice

There is a separate form for bursary applications. These are administered through the Plunkett Advice line and full guidance is provided at this stage. If you wish to apply for a bursary you will need a bank account set up in your group's

name. We are unable to make payment into a third party bank account. All payments are made retrospectively within 30 days of receiving a claim and supporting evidence of spend.

We run a rolling application process for bursaries to ensure we can meet your group's needs as far as possible. Groups can apply to us at any time and in line with their own timetable of events and requirements.

4. Apply for the loan and grant package

The loan and grant are a dual application process. Groups will complete an application form issued by Plunkett and will be signposted to one of two loan providers: Co-operative and Community Finance or Key Fund (depending on your location) to complete your loan application. You'll need to provide the following with your application:

- ▶ Community Benefit Plan
- ▶ Business Plan
- ▶ Evidence of the community finance you have raised
- ▶ A copy of your Community Share Offer document (if applicable).

The loan and grant application process is subject to approval by our loan providers. They will require certain key pieces of information to accompany your loan application. Full guidance will be offered when you apply, but the types of additional information required are listed in the box to the right.

Please read this guidance before completing the online form. The programme will be open for applications until we allocate all of the funding and support. We expect this to be by December 2020.

Further information needed by loan providers

Loan providers may need additional information including:

- ▶ Up to date copies of any Business Plans and Share Offer Documents
- ▶ Financial forecasts – Detailed Profit and Loss, Cash Flow and Balance Sheet Forecasts with Assumptions and any previous trading history
- ▶ Any details of the pub tenant (if someone is lined up) or details about the recruitment process, person specification
- ▶ A draft tenancy / management Head of Terms agreement if applicable
- ▶ Any loan stock agreements
- ▶ Breakdown of shares or pledges by amount; to see the mix of equity investment
- ▶ Details of any covenants, restrictions or charges fixed against the property, trading activity, licensing arrangements, overage clauses etc.

Groups are encouraged to prepare this information early in the process to enable applications to progress quickly once they get to loan application stage.

Part Two | Application process

Timings and decisions

The overall process, from applying to the programme, through to a successful application for Loan and Grant funding generally takes between four months and a year, depending on the readiness of your group and willingness of the pub owner to sell on the property.



The Plunkett advice line is available to provide groups with support at all stages on the 'More than a Pub' process.

Any questions should be directed to a member of the team on 01993 810 730 or by email info@plunkett.co.uk or through the [online enquiry form](#).

Part Two | Application process

Combined loan and grant award

You may be awarded a grant and loan or we may make you a conditional offer, for which conditions must be fulfilled before we are able to release the funding.

A conditional offer is normally valid for 3 months although can be extended to maximum of 6 months. Examples of situations where we may make a conditional offer include where we require information and evidence on:

- ▶ More detailed costings and plans
- ▶ Local council support of any planning applications
- ▶ Reaching your community shares target

The Panel meetings where funding applications are assessed take place on the second Thursday of every month. Applications must be submitted by the 28th of the previous month.

Panel meeting decisions are communicated within 10 working days of the panel date.

30 days' notice is preferred for the draw-down of agreed Loan and Grant awards.

We envisage all support to groups (including bursaries and adviser support) being finalised by December 2020.

If after reading the above, you believe your ideas for a community pub fit our criteria, then please contact us via Plunkett's Advice Line, on 01993 810730 or their [online enquiry form](#).

We encourage and welcome applications from all backgrounds who are looking to make a real difference to the lives of their local communities.



Featured grantee: The Puzzle Hall Inn

The Puzzle Hall Inn, a free-house pub located in Sowerby Bridge, West Yorkshire, is now owned by Puzzle Hall Community Pub Limited. It is an example of a community pub that has just opened, with support from the More than a Pub programme. After the pub ceased trading in 2016, a group of the locals formed a Community Benefit Society and later initiated a community share offer to buy the pub in 2017. The community purchased the building in April 2018 and after extensive renovation, the pub reopened in 2019. Its vision is for everyone in the community to 'Be A Piece of The Puzzle' and to support its sustainable success as an independent pub empowering local people. It provides a safe space that accepts, welcomes and empowers everyone, and tackles isolation and loneliness in the community.

Part Two | Application process

Information collection

As described in the previous section there are three forms your group will need to complete at various stages in your journey to access support. These are the ‘Request for Support’, the ‘Bursary Application’ and the ‘Loan and Grant Application’ forms.

The information we will require becomes more detailed as you progress through our process and as you apply for larger amounts of funding and support. However we will ask you about the following themes at all stages of your journey.

Data protection

Please note that the details we capture on the application forms 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 provide, will be stored and processed online within the GDPR regulations. We do ask that you gain permission from any other person whose details you supply to us for the purposes of your application.

We, the Power to Change Trust and our partners who include Key Fund, Co-operative and Community Finance, Locality, Co-operatives UK, the Plunkett Foundation and Groundwork UK may use the information contained in your application to make decisions with reference to your suitability

as an organisation to receive grant funding.

We will only store your information for as long as is necessary and will delete your information if 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.

Community accountability

It’s important for this programme that your community pub proposal has the support and engagement of local people and we will ask you about this on each of our forms. We’ll need you to tell us how you know your community supports your plans. This may be through feedback you’ve had at public meetings, research carried out by other organisations, or a formal community consultation you’ve carried out. The more evidence you can provide the better. We’re interested in local people’s opinion about the services they want your pub to provide, including how it will address wider community needs.

By the time you apply for a large loan and grant we would want to see the results of a formal consultation carried out by your group and evidence that local people are involved in the governance of your organisation.



Featured grantee: The Gardeners Rest

Located one mile to the north-east of Sheffield in the district of Neepsend, this area experienced population and service decline in the last quarter of the 20th century. In 2016 the community rallied, set up a community benefit society, secured a More than a Pub bursary, grant and loan and launched a community share offer to save their local pub. The Gardeners Rest now hosts regular arts and music events, and people with learning disabilities are employed to prepare food, do cleaning and bar work. In due course accredited training opportunities will be provided and the space upstairs will be refurbished to provide residential accommodation.

[Discover The Gardeners Rest's story in this episode of The Community Business Fix podcast.](#)

Part Two | Application process

Information collection

Impact: community benefit

We'll need to see evidence from the start of your journey that you are thinking about how your pub will benefit the local community through services over and above what a normal pub would provide. At the 'Request for Support' stage these could simply be ideas which you have discussed informally with local people.

By the time you apply for a loan and grant we would expect to see a detailed Community Benefit Plan listing all the additional activities and services you will be providing with dates by which you will begin to deliver them. You can provide these services 'in house' or alternatively invite external groups and organisations to provide services from your pub such as blood donation, police surgeries and the mobile library service.

Community finance / share offer

A proportion of the funding you raise should be from the local community, such as crowdfunding or a community share offer, ideally to [Standard Mark quality](#). We will ask at each stage how your plans are progressing and how much funding you have secured in pledges or actual capital. At the Loan and Grant stage we would like to see a copy of your share offer document.

State Aid

Power to Change grants qualify within the European Union definition of State Aid. State Aid refers to forms of assistance given on a discretionary basis to provide an activity or service, which may distort competition in the European Union market by favouring one provider over another.

State Aid rules are complex, but as a general guide projects involving trading activities are unlikely to breach State Aid rules if they are: small scale; delivered in a defined local area; are for charitable, social, cultural or educational purposes, and do not affect trade between member states of the European Union.

We recommend you take independent advice on this matter. [Find out more about State Aid](#).

Did you know?



Plunkett Foundation has created the [Community Pubs Membership Network](#), funded by Power to Change, to offer bespoke support to help community pubs set up and run sustainably. Plunkett membership automatically gives you membership of the CPMN.

It provides tailored advice and resources to increase your pub's local social impact, create more formal opportunities for shared learning on top of Plunkett's existing advisory services and, importantly, raises national awareness of the community-owned pub model.

Part Three | Other support from Power to Change

Grantee support

We want to make it easier for community businesses not just to survive, but to thrive.

To help, successful applicants will get access to:

Twine

Our free digital business insight tool uses smart but very simple technology to help you gather and make sense of the data that most matters to you to support:

- ▶ Financial sustainability
- ▶ Opinions and trends in your community
- ▶ Volunteer contributions

Successful applicants who subscribe to Twine will receive dedicated training and support, as well as tips and best practice from the data gathered through Twine by other successful applicants and their peers.

Find out more on www.twine-together.com

Power Up! grantee events

All the community businesses Power to Change invests in are invited to our Power Up! events. There you'll find out how to maximise your relationship with Power to Change, and build connections with other community businesses across England.

Resources and advice

Our website www.powertochange.org.uk has a host of free resources for growing your community business. And our sector experts regularly give valuable insight and advice via our [blog](#) based on research and experience.

Policy and research

Our in-house [Research Institute](#) commissions research about how community businesses work and often look to our grantees for best practice. Our research can also help you make the case to other funders and investors.

Our policy team work to influence the political agenda in favour of community businesses. We often ask our grantees for evidence to submit to government committees.

Events, media and podcast

Power to Change tells the story of community business at a regional and national level, in the press, online and at key events throughout the year. As a grantee, we will offer you opportunities to be interviewed or speak at events about your experience to inspire and influence others.

We also have a monthly podcast, [Then One Day](#) and regularly feature our grantees.



Be part of the community business movement

There are nearly 8,000 community businesses in England and lots of ways to connect and learn from other community business leaders like you: free organiser pack.

- ▶ Find community businesses near yours by checking [our interactive map](#)
- ▶ Join the [Community Business Network](#) on Facebook to tap into shared knowledge
- ▶ Follow [@peoplesbiz](#) on Twitter for news and updates about the community business world
- ▶ [Sign up to the Power to Change newsletter](#) to receive details about events, training and funding opportunities straight to your inbox.
- ▶ [Join a peer network](#) to meet organisations like yours.

Part Three | Other support from Power to Change

Other funding programmes

Power to Change has other funding and support programmes to help develop community business.

Helping community businesses start

Community Business Trade Up

The [Community Business Trade Up](#) programme aims to help young community businesses develop their trading model. It offers 12 days of leadership development as well as a £10,000 Match-Trading™ grant. Reopening for applications soon.



Homes in community hands

The £4.2 million [Homes in Community Hands](#) programme supports communities to develop their own housing solutions to deliver affordable homes for local people. In addition to this we invest in local infrastructure to support and advise groups throughout the community-led housing process.

Growing existing community businesses to become sustainable

Community Shares Booster Programme

The [Community Shares Booster Programme](#) matches the investment raised by community businesses through community share issues. Building on an initial £1 million pilot, this programme will provide £3 million over five years. It offers up to £100,000 in matched funding and a possible £10,000 business development support grant to get share offers ready. This is a rolling programme, delivered by the Community Shares Unit.

If you meet the eligibility criteria for More than a Pub, we recommend you develop your proposal with MTAP first, before considering an application to the Booster programme.

Have you read our community business success guides?

We have created the following success guides for community businesses, based on financial data and experience from community businesses Power to Change has supported. They're worth reading when you are considering your business model for your community pub.

- ▶ [The community business success guide to cafes](#)
- ▶ [The community business success guide to lettings](#)
- ▶ [The community business success guide to room hire](#)
- ▶ [The community business success guide to retail](#)
- ▶ [The community business success guide to contracted and commissioned services](#)
- ▶ [The Community Hub Handbook](#)
- ▶ [A guide to local government for community businesses](#)

Part Four | Frequently Asked Questions

Here are some of the most common questions we get asked and answers to them. Do get in touch if you have any more.

Questions	Answers
1. We are an existing community pub business. Can we apply to the programme?	No, the programme is designed for new groups looking to acquire a pub business under community control. Please contact Plunkett to establish what support may be available.
2. Does our pub need to be for sale to qualify for support through the programme?	In order to receive adviser support or funding you need to be able to evidence the pub is for sale or that the current owner is prepared to negotiate with your group.
3. Does the pub need to be open and trading?	No, the programme can support your group even if the pub is closed but you do need to be seeking to acquire an existing pub building.
4. How many people need to be in my group?	To qualify for support you must have a working group of at least 3 people.
5. We do not have a legal structure at the moment. Can you still help us?	Yes, the programme can provide guidance on legal structures. You can apply for the first stage of the programme as an unincorporated association, but you will need to be incorporated by the time you apply for a loan and grant package
6. Do we need a bank account to access the bursary?	Your group can apply for a bursary without having a bank account in place but we cannot make payments until your group has an account in its name set up. We cannot make payments into a third party account.
7. Can we just apply for a grant without the loan?	No, awards are always made up of a mix of loan and grant. The final amounts are agreed at panel. You can't have one without the other.
8. Do we have to raise funds of our own?	Yes, the panel will be seeking evidence of some finance raised within your community.
9. Is it a fixed rate loan?	Loans are offered at a fixed rate of interest of 8%.

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<p>10. How quickly can the loan be repaid?</p>	<p>Typically the term of the loan would be between 1 & 7 years payable, as far as possible, in equal monthly instalments. A repayment schedule will be provided by the loan provider.</p>
<p>11. Are longer repayment terms available?</p>	<p>In exceptional circumstances loan providers may consider finance over a longer term or through a blended arrangement with other loan providers. Each case will be considered on its merits and terms may vary from the standard. Please speak to the loan provider for further details.</p>
<p>12. Are there any early redemption penalties on the loan?</p>	<p>Yes, if the enterprise repays any part of the loan earlier than schedule they will be liable to pay a penalty fee.</p>
<p>13. Is security required?</p>	<p>Loans will be largely unsecured although for larger sums security may be sought in the form of a legal charge over the property asset. Personal guarantees and other forms of personal security will not be considered.</p>
<p>14. Are there options to pay less at the beginning?</p>	<p>A capital repayment holiday of up to 12 months (maximum) may be granted at the start. Interest payments will still be collected each month during this period. All requests are subject to negotiation and the business case put forward will be considered on its merits. A repayment schedule will be supplied by the loan provider.</p>
<p>15. At what stage does interest start being paid?</p>	<p>Loan interest is charged from the day the loan is drawn down and repayments will commence on a set day of the month following draw down of the finance. A repayment schedule will be supplied by the loan provider showing a breakdown of interest and capital repayments.</p>
<p>16. What is the loan to value ratio?</p>	<p>There is no set loan to value ratio. We would however want to see a reasonable proportion of community investment in the initiative.</p>
<p>17. Are there any fees or set-up costs?</p>	<p>Yes, typically an arrangement fee of 1% of the sum advanced or £350 (whichever is the higher) is charged at the outset. This fee is to cover the loan provider's costs in completing the due diligence prior to making a loan offer together with the cost of administration and any ongoing support provided over the term of the loan.</p>